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SHOPPERS DRUG MART
SEE WHAT'S NEW... CHECK OUT OUR LATEST OFFER ON PAGE 23

WESTBORO BRAINERY BRINGS BACK PICKLING

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FEMINISM GETS GRAPHIC
Kate Beaton's latest in metroLIFE

Parliament inspires new condo design

DEVELOPMENT

Building proposal must be 'iconic,' have 'wow' factor

Haley Ritchie
Metro | Ottawa

Mizrahi Developer has released its new design for a condo project planned for Wellington Street and Island Park Drive.

The new design maintains the controversial 12 storeys, but draws inspiration from the Parliament Buildings and the Chateau Laurier, with pale bricks and a green roof.

"My initial reaction is not 'wow,' but it is a significant improvement," said Kitchissippi Ward Coun. Jeff Leiper.

Mizrahi was forced to redesign the building after the OMB ruled the project had to be 'iconic' and have more of a "wow" factor.

"The reactions I've seen online have been mixed. My opinions are no more important than anybody else's and I'm listening to the residents," said Leiper.

Leiper is hosting an information session Sept. 24 to meet with residents and gather their opinions about the new design.

A decision on whether to continue fighting the 12 storeys or accept the new design will be drafted by city staff and lawyers.

That recommendation will go to planning committee and council for approval in October.

After approval, the city will give its decision at an OMB hearing on Nov. 7.

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HARPERMAN

Political karaoke planned

Canada, get ready for "Harperman."

The political protest song, with its "Harperman, it's time for you to go" refrain, will be sung across the country on Thursday.

Organizers have scheduled 45 sing-alongs in 41 cities across the country, including one at 2 p.m. on Parliament Hill.

The other locations range from Nanaimo, B.C., to Corner Brook, N.L. About 3,200 people have said they're attending an event.

Crowdfunding efforts to raise money for speakers and other equipment garnered nearly $15,000.

"Harperman" was recorded in June and rose to fame last month when its writer, Ottawa federal scientist and folk singer Tony Turner, was put on leave for potentially breaching the public service's code of ethics.

The verses detail a litany of grievances with Prime Minister Stephen Harper's leadership.

It became a rallying point for federal public servants and other groups who disapprove of various Conservative-government policies. The video has more than 600,000 views on YouTube.

The third-largest union representing federal public servants, the Canadian Association of Professional Employees, is encouraging its members to participate in the event.

MICHAEL WOODS/METRO

Base redevelopment includes 5,300 homes

CFB ROCKCLIFFE

Design goes to the planning committee on Tuesday

Lucy Scholey
Metro | Ottawa

The old Canadian Forces Base Rockcliffe, one of Ottawa's last massive inner-city redevelopment sites, is set to turn into a community of 5,300 homes.

The long-awaited community-design plan for the base will go before the city's planning committee on Tuesday.

At 131 hectares, the parcel of land neighbours the Aviation Parkway, the Sir George-Étienne Cartier Parkway, the National Research Council and Montreal Road. Also included in the design are three elementary schools, parks, a town square and office space. Both the planning committee and city council must vote for the proposed zoning before any shovels break ground.

If approved as is, the whole project, which should employ a whopping 2,600 people, will take another 15 to 20 years before it's fully built.

The CFB Rockcliffe plan is timely news for Mauril Bélanger, who's running for the Liberal party again in Ottawa–Vanier. The long-standing MP has been calling for "balance, viability and sustainability" with respect to the site's redevelopment.

TIMELINE

Post-Second World War: About 600 housing units were built on 131 hectares of land for short-term military housing.
1960s: The area slowly empties as air operational facilities begin to vacate.
2004: The Government of Canada decides to transfer 10.12 hectares from the DND to the NCC and 125.41 hectares to the Canada Lands Company (CLC).
2008: Transfer process stops, pending an Algonquin land claim.
2011: The CLC and the Algonquins of Ontario negotiate a land-transfer deal.
2012: The community design plan process begins.
2013: All buildings were demolished by this time. The site is used as parking space for the Montfort Hospital.
2015: It's no longer a parking lot, and soil decontamination begins.

THEATRE

SEVILLE COMING TO NAC

Baritone Joshua Hopkins and mezzo-soprano Marion Newman rehearse a scene from Opera Lyra's production of the Barber of Seville at the National Arts Centre (NAC) on Wednesday. Though the Italian opera was first performed in the 1800s, this rendition is set in a 1940s movie set. It runs from Sept. 26 to Oct. 3 at the NAC.

LUCY SCHOLEY/METRO

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5 BEST REASONS TO GET ANIMATED THIS YEAR

From minute-long stick-figure snippets to full-length claymations, the Ottawa International Animation Festival has all manner of ways to enchant viewers this week. We challenged artistic director Chris Robinson to pick his top five toons.

LUCY SCHOLEY METRO; ALL PHOTOS CONTRIBUTED

1 The Magic Mountain

Romanian director Anca Damian delivers an animated mosaic in this documentary about a Polish refugee who fled to Paris and later headed to war in Afghanistan.
ByTowne Cinema, Saturday, Sept. 19 at 7 p.m.

2 The Simpsons 'Couch Gag'

Oscar-award nominee Sylvain Chomet does his own 'couch gag' intro for the iconic American animated family.
ByTowne Cinema, Thursday, Sept. 17 at 1 p.m.
and Friday, Sept. 18 at 9:15 p.m.

3 Ernie Biscuit

Ernie Biscuit is a sweetly poetic claymation biography in the true fashion of Oscar-award-winning filmmaker Adam Elliot. A lonely, deaf Parisian taxidermist travels to Australia with his pet duck in this 21-minute short.
ByTowne Cinema, Sunday, Sept. 20 at 1 p.m.

4 Waves '98

Set in suburban post-war Beirut, high school student Omar discovers something odd that leads him on a fantastical journey through his city. It won the Palme d'Or for Short Film at the Cannes Festival.
ByTowne Cinema, Friday, Sept. 18 at 11 a.m.
and National Gallery, Sunday, Sept. 20 at 3 p.m.

5 World of Tomorrow

A girl's future self takes her on a tour of what lies ahead in this stick-figure short. Filmmaker Don Hertzfeldt, who created It's Such a Beautiful Day and Rejected, won an award for this latest animation at the Sundance Film Festival this year.
ByTowne Cinema, Thursday, Sept. 17 at 1 p.m.
and Friday, Sept. 18 at 9:15 p.m.

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EMPLOYMENT ONTARIO This *Employment Ontario* program is funded by the Ontario government.

Susan Jones, acting deputy city manager, said during a protest at city hall Wednesday that the municipality can't guarantee Uber rides are safe. JOE LOFARO/METRO

'Where is the law in this country?'

TAXI INDUSTRY

Cabbies ask government to ramp up fight against Uber

Joe Lofaro
Metro | Ottawa

Ottawa's acting deputy city manager met with frustrated taxi drivers and their union head Wednesday after they showed up to protest Uber's continued operations.

The ride-sharing company launched its UberX service in October 2014, and it has been a bumpy ride ever since.

Susan Jones, who is also the head of bylaw services, told a crowd of reporters the city has laid approximately 148 charges against 64 drivers to date for operating without a taxi licence.

That hasn't stopped independent drivers from picking up fares from customers with the Uber app, since the U.S.-based company says it pays the fines every time its drivers are caught.

Uber maintains it is not a taxi service but a technology platform.

About 50 upset taxi drivers, who complained that the ride-sharing business has hit them in their pockets, rallied outside city hall demanding the city take the matter more seriously and put an immediate end to Uber's operations.

After her meeting with Unifor president Amrik Singh and his members, Jones said bylaw services will continue to work with Ottawa police to enforce regulations.

"We've laid several charges; we're going to lay more," she said, surrounded by a crowd of taxi drivers.

It didn't appear from her comments to the media that the city would do anything more than it already does to enforce the taxi bylaw.

In the meantime, she said taking Uber rides is unsafe and urged residents to take "legal taxi cabs."

Although Singh said he had a "good" meeting with Jones, he is asking the city to do more.

Capital Taxi driver Fawaz Moussa echoed that sentiment.

"It (Uber) is illegal in Ottawa. Anybody can tell me where is the law in this country?" shouted Moussa at the demonstration.

Tony Hajjar, a Westway driver, threatened to not renew his taxi licence next April if Uber is not shut down. He said he would try to get back into the union and start a picket line at city hall next spring.

"If Uber is still operating, we operate like Uber. That's the only way you can compete," he said.

Singh said he doesn't support taking it that far, but it would be a personal decision for drivers to make.

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CARLETON

Green party candidate battles for Tory turf

Ilana Reimer
Algonquin College

Green party candidate Deborah Coyne faces a daunting task this election: Overcoming Pierre Poilievre's three-term Conservative dynasty in the new Carleton riding.

"One of the disadvantages is that people who are unfamiliar with the Green party often think of it as a one- or two-issue party; that they are only interested in the environment," said Jeff Passmore, a Carleton resident who has been following the race.

Coyne has to counter-balance this drawback by being well versed on significant election issues. "She's good on her feet," Passmore said.

More importantly, Coyne is no amateur when it comes to politics. She has had a long association with the Liberals, and is known for being a constitutional lawyer, professor and writer. She is now senior policy advisor to Green party Leader Elizabeth May.

> **It's certainly not impossible. But it's an uphill battle.**
> Jeff Passmore

Another factor that may play in her favour is that voters have become "disgruntled" with Tory leadership, according to Passmore. "Pierre is in for more of a race perhaps than he might have otherwise expected," he said.

As the race unfolds, it's still hard to gauge what the outcome will be. "Right now I am a little concerned that I haven't heard more from any of the candidates," said Tanya Hein, president of the Stittsville Village Association.

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Karen McCrimmon encourages Grit supporters and campaign volunteers during a barbecue on Saturday.
AMELIA BUCHANAN/ALGONQUIN COLLEGE

Liberals eye 'battleground'

KANATA-CARLETON

Conservative stronghold wide open

Amelia Buchanan
Algonquin College

Liberal candidate Karen McCrimmon may have lost to Conservative incumbent Gordon O'Connor in the former Carleton-Mississippi Mills riding in the last federal election, but his retirement and the redrawn boundaries of the new Kanata-Carleton riding could give her a fighting chance this year.

"A lot has changed since 2011," said McCrimmon's campaign manager, Chelsea Kusnick. She notes that some of the more Conservative areas are no longer part of the riding. "It's made it such a battleground. It's really more of a race this time."

Kusnick said that McCrimmon, who ran for the Liberal leadership in 2013, is more well-known than the other candidates in the riding.

"The biggest challenge is to convince people that just because this riding has been so blue previously, (it) doesn't mean that they have to vote Conservative this time," said Kusnick.

But based on the lawn signs he sees in Kanata South, city councillor Allan Hubley doesn't see a Liberal sweep in his area.

"By my calculation, there's well over 500 blue signs around, and if anything the NDP are running second," he said.

City councillor for Kanata North Marianne Wilkinson adds that if residents want a change in government, they may vote NDP, even though that party has not historically been present in their riding.

"The ones who've always had the votes here are Conservatives and Liberals, but this is a different riding," said Wilkinson. "It's going to be really interesting."

COMPREHENSIVE CAMPAIGN COVERAGE

Metro teams with Algonquin to report on all ridings

With the federal election now in full swing, Metro Ottawa and Algonquin College's journalism program have teamed up to provide the most comprehensive campaign coverage in the city.

We've assigned second-year journalism students to cover candidates in every riding in the Ottawa area, from Kanata to Orleans to Osgoode and everything in between. They will be filing stories, live-tweeting events and following candidates on the campaign trail and on social media.

This partnership will complement our own robust election coverage, which already includes weekly candidate and neighbourhood profiles and all the latest breaking news from the campaign trail. STEVE RENNIE/METRO

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Gypsy rock, rollicking country

BACKSTAGE PASS

Then add a bit of conscious hip hop to the Marvest mix

Trevor Greenway
Metro | Ottawa

Alex Silas and the Subterraneans headline a Marvest showcase at Irene's Pub Saturday night in the Glebe. COURTESY LESSARD IMAGES

Ask Peter Simpson how the hip-hop scene is in Ottawa these days and he likely won't say a word.

Instead, the Ottawa Citizen columnist and music writer for the past 15 years will tell you to head to Irene's Pub this weekend for his hand-picked Marvest show that features everything from acoustic and gypsy rockabilly to modern day, conscious hip hop.

It's exactly the lineup Simpson was hoping for, to blend three different-sounding bands together with similar foundations in acoustic, electric and rootsy sounds.

He found that seamless mix with The Maxim Cossette Combo, Slo' Tom and The Handsome Devils and rising Ottawa hip-hop star Alex Silas and the Subterraneans.

"It's just different from most hip hop," says Simpson, adding that Silas is one of those hip hoppers who stays away from the typical gangster rap ideals of women, money and drugs.

Things will start out a little weird at Irene's Pub Saturday night with gypsy rockabillies The Maxim Cossette Combo opening up the show at 9:30. The gypsy folk four-piece, who used to be called the Sick Sick Sicks, still pack that nomadic party punch that Ottawa fell in love with.

And who doesn't love a good dustup with Slo' Tom and the Handsome Devils?

It's pure acoustic rock at its finest, littered with humour and apathetic attitudes. The band refers to themselves as "crazy rollicking country" and that sounds hella fun.

Alex Silas & the Subterraneans then take over the stage as the main headliners at 11:15 p.m. and bring their witty, alternative hip hop, filled with overtones of outlaw country, twangy folk and synthetic beats.

ON THE WEB

It all starts Friday night in the Glebe. Check out the full Marvest schedule at http://cityfolkfestival.com/marvest/

But hip hop isn't the only thing that will be echoing throughout the Glebe this weekend, as Marvest will send more than 60 bands down Bank Street for a wild weekend of music.

There are a total of nine shows that have been put together by a handful of Ottawa music writers, bloggers and photographers that have hand-picked bands to play in the showcase Friday and Saturday.

Who doesn't want to see a show curated by music photo blogger Ming Wu? How about an evening with Ryan Bresee, who has been manning his Whatever is Cool With Me radio show on CKCU for 18 years? Or the Ottawa Showbox night with Jack Pine & The Fire, Jonathan Becker & The North Fields, and Nightshades taking over Original Burger Joint Saturday Night.

A quick glance at just a few of these shows will make you cancel your weekend knitting circle to join in on the sonic fun.

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NEW! Saturdays: 9 am to noon – Nepean –September 26

FULL TIME
4 weeks (60 hours in class and 60 hours online)
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October 19 to November 13, 2015
Levels 1, 3 and 5: 12:30 to 3:30pm
Levels 2, 4 and 6: 9am to noon
ENGLISH AS A SECOND LANGUAGE
October 19 to November 13, 2015
NEW! Level 5: 9am to noon • Level 6: 12:30pm to 3:30pm

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Brainery brings Brooklyn to 'boro

CROWDSOURCING

Quirky crafts, lectures and DIY projects find a home

Haley Ritchie
Metro | Ottawa

If you're looking for a new hobby — whether it's pickling or philosophizing — the Westboro Brainery is Ottawa's latest destination for unusual crafts and knowledge.

Offering quick, affordable three-hour courses like "Don't quit your day dream" or "Intro to modern embroidery," the Dovercourt Recreation Centre's brainchild is re-launching this month.

The courses on offer are curated by 43-year-old Westboro resident Sarah Banks.

"I see it as bite-sized education. There is something for everyone," she said.

"In this day and age, when our attention spans are so short, we don't have the time to sign up for a 12-week class but we want to stimulate our brains. It's very social, too, a great way to get out and meet like-minded people."

Coming up at the end of the month is a talk on backyard fundraising, encouraging people to get involved in their community.

Other upcoming workshops (some already sold out) cover topics such as podcasting, pickling, organizing a file cabinet, building a modern home and making chocolate from "bean to bar."

The model of "crowd-sourced education" was borrowed from a similar initiative in New York City called the Brooklyn Brainery. The courses vary from terrarium tutorials to cooking classes and are described as "book clubs on steroids."

Brooklyn has a different vibe from Ottawa, but Banks said there's no shortage of would-be teachers for Westboro's version.

The Brainery has been operating for a few years now, but Banks is re-launching it this September with a slicker website and new and improved course offerings.

> **"(People) don't have the time to sign up for a 12-week class but we want to stimulate our brains.**
> Sarah Banks

Some of the classes are practical DIYs, while others are lectures on interesting topics. In November, for example, wildlife-rehab expert Lynne Rowe is giving a lecture called "Goats are the new cats."

Classes usually cost around $10; they're more expensive when crafting supplies are involved. Instructors are paid $35 an hour, and Banks said they're still seeking new suggestions and new teachers.

ELECTION 2015 BALANCING THE BUDGET NDP candidate Guy Caron, right, and industry critic Peggy Nash talk to the media after the party released its fiscal plan in Ottawa on Wednesday. FRED CHARTRAND/THE CANADIAN PRESS

4 years of surpluses: NDP

ELECTION 2015

Repealing fuel subsidies one way to keep books in black

$3.7B

The NDP says it will hike the corporate tax rate by two points to 17 per cent, bringing in an extra $3.7 billion a year in revenue.

The NDP is promising four years of surplus budgets, using the proceeds from cancelled Tory tax breaks for individuals and a higher corporate tax rate to fund its election platform.

New Democrats rolled out the numbers behind their election platform at a news conference in Ottawa Wednesday afternoon.

The NDP plan commits to a surplus of between $3 billion and $4 billion in the period 2016-17 and 2019-20, the first term of a government elected Oct. 19.

To keep the books in the black, the NDP says it will hike the corporate tax rate by two points to 17 per cent, bringing in an extra $3.7 billion a year in revenue.

The party also expects to get a further $2.2 billion a year by rolling back the Conservatives' income-splitting plan, although the NDP says it will preserve income-splitting for seniors.

That amount also includes savings realized by repealing the Tories' pledge to double savings limits for tax-free savings accounts. Instead, the NDP says it would keep the TFSA saving limit at $5,500 a year.

The NDP says it would reap other savings by repealing "fossil-fuel subsidies," worth $240 million a year, and closing what it calls stock-option loopholes, worth $500 million a year.

The NDP released its plan in anticipation of Thursday's leaders' debate, which is focused on the economy.

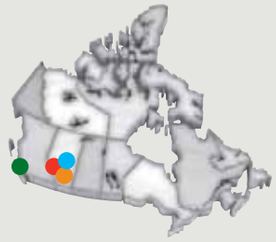
However, it contained few specifics about the initiatives the party has its eye on pursuing, and identified only broad categories where spending was planned.

An official said that two-thirds of the platform had been released and that future campaign promises would fall within the spending outlined in the fiscal plan.

TORSTAR NEWS SERVICE

NDP leader Tom Mulcair will take part in a debate on the economy on Thursday in Calgary. SEAN KILPATRICK/THE CANADIAN PRESS

WHERE THE LEADERS ARE THURSDAY



- **Stephen Harper** will be in Calgary.
- **Justin Trudeau** will be in Calgary.
- **Tom Mulcair** will be in Calgary.
- **Elizabeth May** will be in Victoria, B.C.

REFUGEE CRISIS

Security, screening a priority: Kenney

Conservative Jason Kenney insists the federal government will soon release details on how it plans to accelerate the intake of 20,000 Iraqi and Syrian refugees but warns there are security matters that take precedence.

The party dispatched Kenney, the defence minister, to respond to a number of issues as Conservative Leader Stephen Harper prepared for Thursday's leaders debate on the economy.

Kenney offered a spirited defence of the government's response to the refugee crisis amid calls that it needs to act faster and accept more people.

He said he has met individuals in refugee camps who told him they have relatives fighting a jihad against Syrian President Bashar Assad.

"I do not mean to suggest for a moment that all or most of the people in the camps are connected to terrorist organizations or constitute a security risk but it is plainly evident that some do," Kenney told reporters in Calgary on Wednesday.

"It would be imprudent in the extreme to pretend otherwise, as Mr. Mulcair and Mr. Trudeau appear to be doing."

NDP Leader Tom Mulcair has promised to resettle 10,000 Syrian refugees by the end of this year and another 9,000 annually for the next four years. Liberal Leader Justin Trudeau has vowed to bring in 25,000 Syrians by the end of the year.

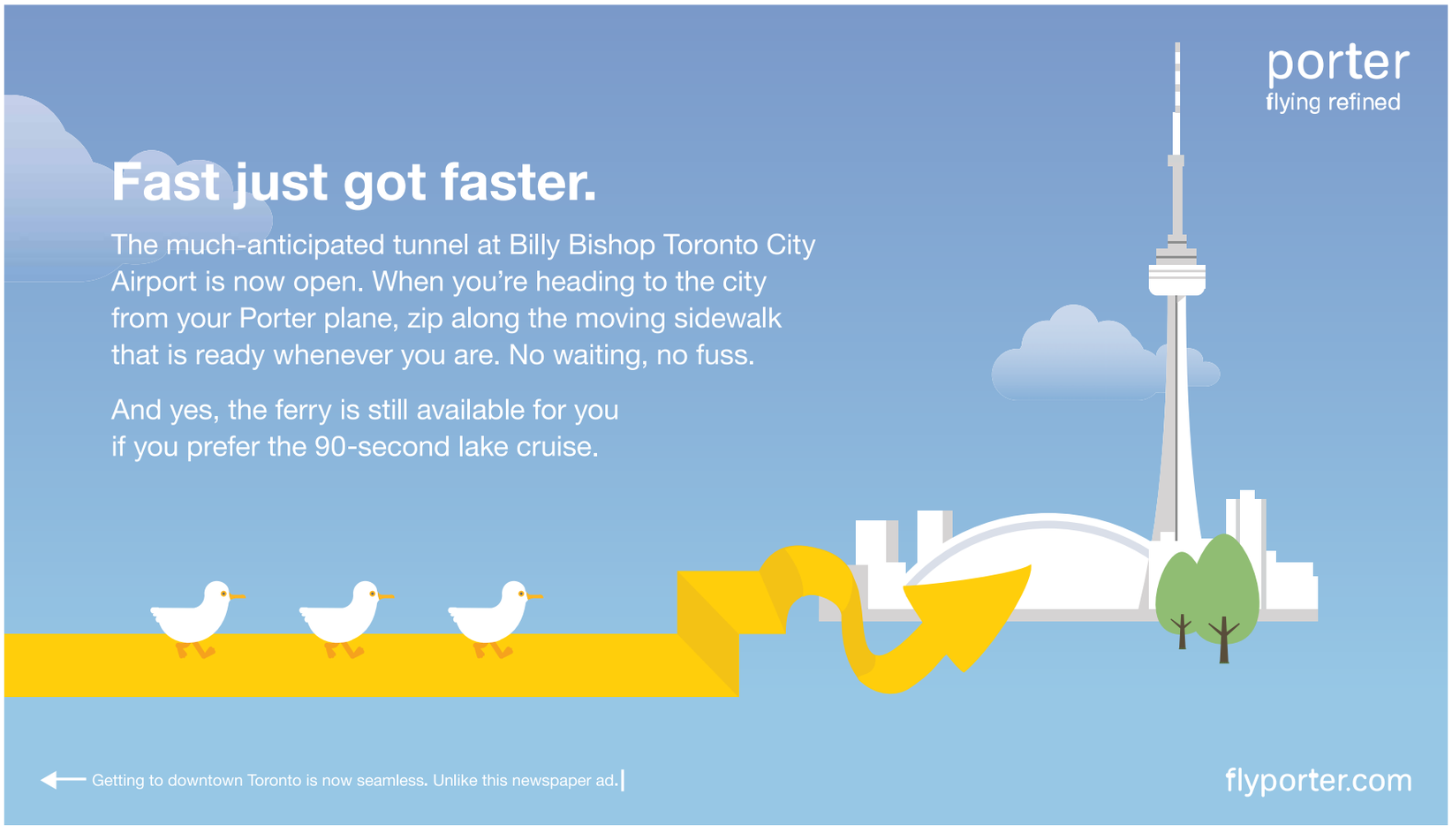
Kenney also rejected suggestions that Canada should consider airlifting people out of refugee camps since many minority groups are often targeted by militants and might choose instead to live in the slums or with extended family members.

He shrugged off advice from Rick Hillier, the former chief of the defence staff, who said Canada needs to do more and should bring in 50,000 refugees by year's end.

"People are picking numbers out of a hat," Kenney said. "At the end of a day, we have to have a manageable number so we can apply the appropriate screening and focus on the most vulnerable."

Kenney's comments come a week after Harper said the government will unveil "in the very near future" its plans to speed up the acceptance of refugees.

THE CANADIAN PRESS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Officer knew killer: Police

CATHERINE CAMPBELL

Man in custody, investigators not looking for other suspects

Zane Woodford
Metro | Halifax

Halifax police say they're treating the homicide of Truro police Const. Catherine Campbell as they would any other.

"Every homicide is serious, every homicide has devastating consequences for the people involved, and this is no different," said Supt. Jim Perrin at a news conference Wednesday morning.

Late Wednesday afternoon, police had a man in custody, but had yet to lay charges, and couldn't say when that might happen.

"We have one person in custody. We're not looking for any other people at this time, but obviously that could change; the situation is very fluid," Perrin said.

Campbell's remains were found at 12:10 a.m. Wednesday on Barrington Street, underneath a ramp leading up to the Macdonald Bridge.

Const. Catherine Campbell's remains were found Wednesday on Barrington Street, beneath a ramp leading up to the Macdonald Bridge. CONTRIBUTED

Just over an hour later, at 1:20 a.m., police pulled over a vehicle in Clayton Park and arrested a 27-year-old man.

Perrin said police believe Campbell knew the man, who he said had "limited police involvement."

"We're still exploring the details of the relationship," he said.

"We believe they know each other. We don't know how long they've known each other for."

Campbell was last seen at a downtown Halifax bar in the early hours of Friday morning, though Perrin would not say which bar it was.

Before Wednesday's news conference, it was believed Campbell was last seen on camera going into her apartment, but that had changed as the investigation went on and Perrin said the chain of events wasn't set in stone yet.

> **"We believe they know each other. We don't know how long they've known each other for.**
> Supt. Jim Perrin

A timeline is critically important, and that's one of the things we're working on," he said.

Campbell was reported missing Monday morning when she didn't come into work in Truro — something her family said was completely out of character.

By all accounts, Campbell was a dedicated police officer, and Perrin said police do not believe her line of work — or anything she may have been investigating — was a factor in what happened to her.

"Catherine Campbell did nothing to cause what happened to her," he said

"Our focus is on what did happen and ensuring that the person responsible is brought before the courts."

HAILEY DUNBAR-BLANCHETTE

'She was my baby': Mom in mourning

The mother of a two-year-old girl killed in southern Alberta broke down in tears after an old friend of hers was charged with first-degree murder in the case.

Cheyenne Dunbar said she has no idea why someone would want to harm her daughter, Hailey Dunbar-Blanchette.

"She was my baby," Dunbar told reporters outside the Blairmore RCMP detachment Wednesday morning. "I don't know why anybody would do this to her."

RCMP say Derek James Saretzky faces two counts of first-degree murder in the deaths of Hailey and her father Terry Blanchette.

"Mr. Saretzky also faces one count of indignity to a human body in relation to Hailey's death," Supt. Tony Hamori said.

The girl's body was found Tuesday near Blairmore and her father's body was discovered in a home in the town on Monday. Hailey was the subject of an Amber Alert that stretched across Western Canada and into the United States.

Blanchette and Dunbar were separated, but Dunbar, who lived in Blairmore but recently moved to Edmonton, said the two maintained a good relationship and both cared for the girl.

Dunbar, 20, said Saretzky, 22, was an old friend of hers, but they never dated as some reports have suggested. She said both she and police are baffled by the killings.

She said she hadn't spoken to Saretzky in years and had forgotten about him.

"When I knew him he was a great kid. That is all I know," she said. "We were friends, we hung out every once in awhile ... There was never any madness." THE CANADIAN PRESS

RELATIONSHIP

Police have said Derek James Saretzky and Terry Blanchette were acquaintances, but Cheyenne Dunbar didn't know how they knew one another.

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A man endures a hazy day in Singapore. NG HAN GUAN/THE ASSOCIATED PRESS

Study: Bad air kills 3.3 million a year

ENVIRONMENT

Farming the No. 2 cause of smog and soot deaths globally

Air pollution is killing 3.3 million people a year worldwide, according to a new study that includes this surprise: Farming plays a large role in smog and soot deaths in industrial nations.

Scientists in Germany, Cyprus, Saudi Arabia and Harvard University calculated the most detailed estimates yet of the toll of air pollution, looking at what caused it. The study also projects that if trends don't change, the yearly death total will double to about 6.6 million a year by 2050.

The study, published Wednesday in the journal Nature, used health statistics and computer models. About three quarters of the deaths are from strokes and heart attacks, said lead author Jos Lelieveld at the Max Planck Institute for Chemistry in Germany. The findings are similar to other less detailed pollution death estimates, outside experts said.

"About six per cent of all global deaths each occur prematurely due to exposure to ambient air pollution. This number is higher than most experts would have expected, say, 10 years ago," said Jason West, a University of North Carolina environmental sciences professor who wasn't part of the study but praised it.

> **Maybe this will help bring more attention to the issue.**
> Carnegie Mellon University professor Allen Robinson

Air pollution kills more than HIV and malaria combined, Lelieveld said.

With nearly 1.4 million deaths a year, China has the most air pollution fatalities, followed by India with 645,000 and Pakistan with 110,000. The United States, with 54,905 deaths in 2010 from soot and smog, ranks seventh highest for air pollution deaths.

What's unusual is that the study says that agriculture caused 16,221 of those deaths, second only to 16,929 deaths blamed on power plants.

In the U.S. Northeast, all of Europe, Russia, Japan and South Korea, agriculture is the number one cause of the soot and smog deaths, according to the study. Worldwide, agriculture is the number two cause with 664,100 deaths, behind the more than 1 million deaths from in-home heating and cooking done with wood and other biofuels in developing world. THE ASSOCIATED PRESS

ORION SPACECRAFT

NASA delays manned launch

NASA's newest spacecraft, the Orion, won't be flying astronauts as soon as anticipated.

On Wednesday, top NASA officials said there isn't much confidence in the original 2021 launch date. That's because of the space agency's history of running into unexpected problems in new programs, like Orion.

Managers set 2023 as the new official launch date for the capsule, although they said they haven't entirely given up yet on 2021.

Orion is meant to expand human exploration in space, principally Mars. The 11-foot capsule will blast off atop a mega-rocket still under development by NASA, called SLS for Space Launch System. An unmanned test flight of Orion and the new SLS rocket is still on schedule for 2018.

The spacecraft sailed through its first test flight in December. Nonetheless, managers said they want to be conservative in what lies ahead.

NASA Associate Administrator Robert Lightfoot said there were too many variables ahead to calculate the chance of meeting a 2021 launch. But he noted during a teleconference with reporters: "It's not a very high confidence level, I'll tell you that, just because of the things we've seen historically pop up."

Software development typically can cause delays, as can the reuse of test hardware. While there are no setbacks in these areas yet, Lightfoot said, "we have to account for those because we've got a lot of runway in front of us here before we get there, and those things could pop up." He called these "unknown unknowns". THE ASSOCIATED PRESS

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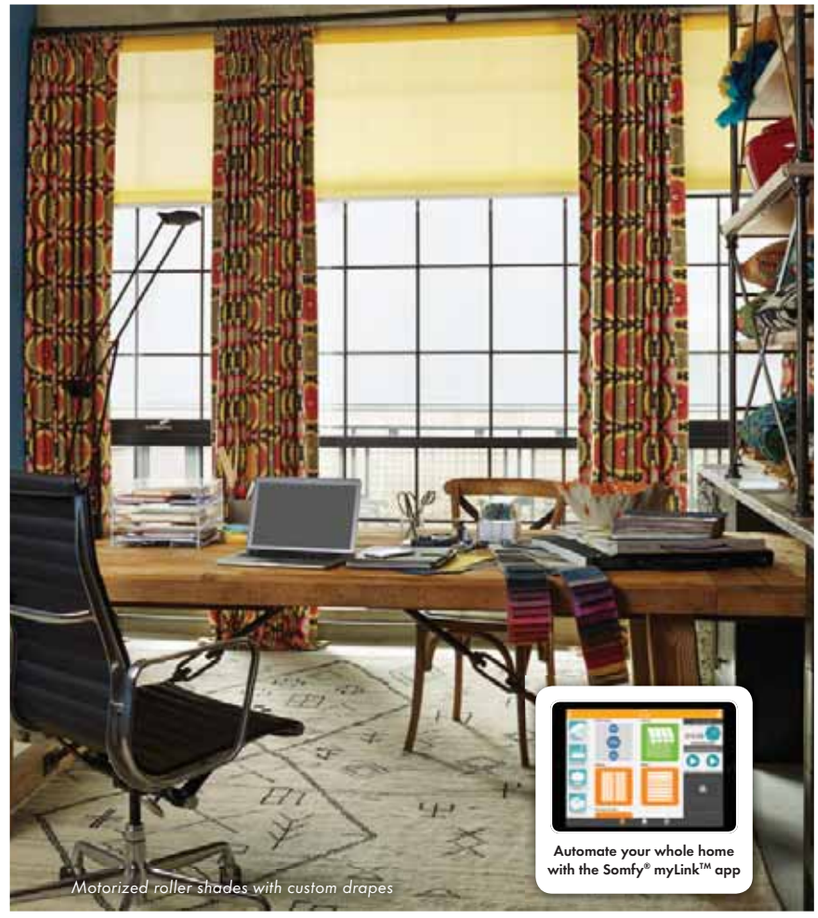

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Spain takes refugee tripped by journalist

metro The Syrian Crisis
The goal

Madrid soccer academy sponsors former coach

The Syrian refugee who was tripped at a border hot spot by a Hungarian journalist in an incident that generated global outrage is moving to a Madrid suburb after a Spanish soccer academy offered to help rebuild his life, an official with the school said Wednesday.

Osama Abdul Mohsen and his small son Zaid arrived by train in Madrid Wednesday, said Luis Miguel Pedraza of the CENAFE school that trains soccer coaches. One of the school's coaching graduates who speaks Arabic was on the train with them.

Syrian Osama Abdul Mohsen holds his son as they arrive at the Barcelona train station on Wednesday. THE ASSOCIATED PRESS

Mohsen was captured on video carrying his son when camerawoman Petra Laszlo tripped him and sent him tumbling to the ground in a field full of other migrants running from authorities near the Hungarian village of Roszke.

He ended up in Germany, where media reports revealed he had been a soccer coach in Syria. The school then convinced him to come to Spain, where he will stay for now in an apartment near the school's training facility in the suburb of Getafe.

The school wants to find Mohsen a job in Spain's vast soccer training sector but he speaks only Arabic plus a little English and would need to learn Spanish, said Pedraza, a former national level soccer referee.

"The first thing is to get him settled," Pedraza said. "First we're giving him a hand as a humanitarian gesture. Later we'll look for something. He's interested in our school."

The school also plans to help Mohsen apply for asylum in Spain.

The country last week agreed to take 17,680 refugees from Syria and other countries under a plan set up by the European Commission.

Laszlo was fired from her job at the right-wing N1TV online channel after footage was aired of her tripping Mohsen and kicking other migrants.

THE ASSOCIATED PRESS

REPUBLICAN PRESIDENTIAL RACE

Rivals no longer able to dismiss Trump

In the first Republican presidential debate, most candidates took a hands-off approach to Donald Trump and hoped the brash billionaire would hurt himself.

Instead, he only got stronger.

Trump's unexpected durability has led some of his rivals to shift their strategy for the second debate. Their goal has been to engage Trump, without inflicting any damage on their own campaigns.

> **He's in complete, total control of the political battle space.**
> Steve Schmidt, referring to Donald Trump

The change reflects an evolution in the way Trump is viewed within the Republican Party. No longer dismissed as a summer fling for frustrated voters, Republicans increasingly see Trump as a candidate who could remain atop the field for months.

"He's in complete, total control of the political battle space," said Steve Schmidt, a top strategist for Sen. John McCain's 2008 presidential campaign.

Trump was expected to stand at centre stage when the 11 candidates faced off at the CNN-sponsored debate at the Reagan Presidential Library in Simi Valley, Calif. The lineup was the same as for last month's opening debate, with one notable addition: former Hewlett-Packard chief executive Carly Fiorina, the only woman in the Republican field.

Fiorina is a political outsider, having spent most of her career in business. She's shown no fear in taking on Trump, including after he was recently quoted insulting her appearance.

Fiorina didn't have enough support in the national polls used to select debate participants in August, but she was a standout in the earlier undercard debate. After an aggressive lobbying effort by her campaign, CNN broadened its participation requirements to allow her on the main stage.

THE ASSOCIATED PRESS

HUNGARY

Tear gas, water cannons, fired at migrants on Serbian border

Europe's migrant crisis took another ugly turn Wednesday when Hungarian riot police used tear gas, pepper spray and water cannons to beat back hundreds of people massed at the border with Serbia after some broke through a gate. Children cried as they fled from the acrid smoke, and several people fainted in the chaos.

With the route through Hungary apparently closed, some migrants set out on a longer, more arduous route into Western Europe through Croatia.

Frustrated migrants — many of them war refugees from Syria and Iraq — who were blocked on the Serbian side of the border threw plastic water bottles and rocks at helmeted riot police and chanted demands that the now-sealed border be re-opened.

"We fled wars and violence and did not expect such brutality and inhumane treatment in Europe," said Amir Hassan, an Iraqi who was soaking wet from the water cannon and trying to wash tear gas from his eyes. "Shame on you, Hungarians," he shouted pointing in the direction of the shielded Hungarian policemen who were firing volleys of tear gas canisters directly into the crowd.

Migrants demonstrate at the crossing near Horgos, Serbia, Wednesday. TAMAS SOKI-MTI/ THE ASSOCIATED PRESS

One of those who fainted was a woman holding a baby. Children and women cried while young men with scarves over their faces hurled stones as they charged toward the police through thick tear gas smoke. Several Serbian ambulances arrived to treat the injured.

The crowd also lit up old tires, causing dark smoke to fill the air. Hungarian media reported that a pregnant woman began giving birth to a baby amid the clashes.

The tensions escalated after hundreds of people broke through a border gate and were pushed back by the Hungarian police.

Before that, some women had pushed to the front of the crowd holding small babies and children above their heads as they faced police in an obvious appeal for mercy, but no one made it through.

Government spokesman Zoltan Kovacs described the group as an "armed mob of illegal migrants," telling reporters at the border that "these people are using kids as a human shield."

THE ASSOCIATED PRESS

CHILE

Strong earthquake shakes Santiago

A powerful magnitude-8.3 earthquake hit off Chile's northern coast Wednesday night, causing buildings to sway in Santiago and other cities and sending people running into the streets.

At least three aftershocks above magnitude-6 and other strong shakes rattled the region as tsunami alarms sounded in the port of Valparaiso in the first major quake since a powerful quake and tsunami killed hundreds in 2010.

Officials ordered people to evacuate low-lying areas along Chile's Pacific shore, from Puerto Aysen in the south to Arica in the north. Cars streamed inland carrying people to higher ground. There were no immediate reports of injuries, but authorities said some adobe houses collapsed in the inland city of Illapel, about 280 kilometres north of Santiago.

THE ASSOCIATED PRESS

IN BRIEF

Hospitals warned in India

As India's capital struggles with its worst outbreak of dengue fever in five years, officials threatened Wednesday to cancel private hospitals' licences if they turn away patients. The families of two young boys said they succumbed after being repeatedly denied treatment. The parents of one of the boys — an only child — reportedly killed themselves when he passed away after being rejected at five hospitals.

THE ASSOCIATED PRESS

Rare tiger kills zookeeper

A rare Sumatran tiger fatally wounded a keeper it had known for years at a zoo in southwestern Poland on Wednesday, officials said. The tiger attacked the man at the zoo in the city of Wroclaw during routine cleaning of the animal's run. The 58-year-old keeper had eight years of experience in caring for predators. The 150-year-old zoo is due to host a conference of European zoo directors on Thursday.

THE ASSOCIATED PRESS

TEXAS

Charges are dropped against Muslim teen

A Muslim teenager detained by police after a teacher at his North Texas high school decided that a homemade clock he proudly brought to class looked like a bomb will not face criminal charges.

Ahmed Mohamed will not be charged with possessing a hoax bomb because there's no evidence the 14-year-old meant to cause alarm Monday at the school in the Dallas suburb of Irving, the police chief said.

Ahmed's family said the boy — who told the Dallas Morning News he makes his own radios, repairs his own go-kart and on Sunday spent about 20 minutes assembling a clock using a circuit board, power supply and other items — was suspended for three days after taking the clock to class.

His father suggested officials reacted as they did because of the boy's name and faith.

THE ASSOCIATED PRESS

Retailers get digital lifeline

TECHNOLOGY

Montreal firm says it can help companies get into new age

A Montreal tech company with big ambitions for global growth says it has an inexpensive solution for restaurateurs and other retailers looking to thrive in the digital age.

Lightspeed says its cloud-based software system can assist mid-sized retailers and restaurants manage inventory, take orders, process payments, analyze customer shopping patterns and develop an e-commerce presence.

Founder and CEO Dax Dasilva says Lightspeed's customers average $600,000 a year in sales per location, and up to 50 stores.

For a monthly fee that can start as low as $76 a month, they can access Lightspeed software and apps either from mobile devices like iPads or older desktop computer systems.

Running a business is much more complicated than it was 20 years ago, Dasilva said. Business owners not only need to have strong in-store offerings — they also need a strong online and social media presence.

Dax Dasilva, CEO of Lightspeed, in his Montreal office Tuesday. PAUL CHIASSON/THE CANADIAN PRESS

"So in order to be this modern independent retailer … they need somebody on their side to build systems that will help them be four people at once," the 39-year-old Vancouver native said.

> **They need somebody … help them be four people at once.**
> Dax Dasilva

Founded in 2005, Lightspeed is doubling its business annually. It already has 25,000 customers in more than 100 countries, including about 1,500 restaurants, that process $10 billion worth of yearly transactions.

It hopes to further expand its global reach after Quebec's Caisse de depot and Investissement Québec led an $80-million investment involving original funding partners Accel Partners and iNovia Capital. Lightspeed said it has been inspired by Canadian tech companies like Ottawa's Shopify and Hootsuite in Vancouver.

"We want to be the tech anchor in Montreal," Dasilva said during an interview in his office in a renovated building in Old Montreal — one of eight offices around the world.

Lightspeed is looking to take advantage of new regulations in Europe and North America to sell its retail and restaurant programs.

Quebec has joined several countries in Europe and Latin America that require bars and restaurants to provide sales transactions to ensure proper payment of taxes.

In the United States, the credit card industry is switching to chip cards long used in Canada to cut down on fraud.

That's a big potential growth market for companies like Lightspeed that work with payment processors, said Dasilva.

THE CANADIAN PRESS

IN BRIEF

OECD sees lower growth
Paris-based OECD has lowered its estimate for Canada's economic growth this year to 1.1 per cent — down 0.4 of a percentage point — as weakened conditions affect countries around the world.
THE CANADIAN PRESS

La Presse ends print run
Montreal La Presse says it will end the weekday printing of its daily newspaper on Jan. 1, nearly three years after introducing its free digital tablet edition.
THE CANADIAN PRESS

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FALL REFRESH

Every fall, we look forward to updating our wardrobes. And, just as the seasons change, our beauty routines need a new direction, too. So swap out your summer must-haves and make room for the latest products that are primed for cooler weather, all available at Shoppers Drug Mart.

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metro VIEWS

Heard it through the grapevine: Australian geographers spark debate by finding that 21 distinct indigenous folktales transmitted orally for 7,000 years describe a real climatic event.

CHANTAL HÉBERT: ON THE DISTINCTLY CENTRIST NDP

“It is hard to connect enough dots to get a solid take on the big picture of the first NDP government. Reading between the lines, it hardly looks worth the sixty-year wait of the Canadian left.

Jim Flaherty could have signed off on the fiscal framework the NDP presented on Wednesday. It borrows more from the late finance minister’s budgets than it offers original content — at least at the front end of a New Democrat federal mandate.

That starts with the tax-cutting infrastructure Flaherty put in place over his near decade as Stephen Harper’s finance minister. Under a federal government run by Thomas Mulcair, its main pieces would remain untouched, and with them the toll they take on the federal government’s capacity to finance programs.

The recent doubling of the annual contribution to a tax-free savings account would be reversed, but the concept itself would be retained, as would the Conservative income-splitting plan, inasmuch at it applies to seniors.

The two-point cut in the GST; the universal child benefit — as recently enhanced by Flaherty’s successor Joe Oliver — would also be there to stay.

The NDP would reverse the decline in the corporate tax rate, but at 17 per cent instead of the 15 per cent that it would remain over the average maintained under Flaherty.

As promised by Mulcair, the NDP, according to its fiscal framework, would deliver balanced budgets and, possibly, a surplus for every year of a full mandate — for a cumulative total of more than $14 billion.

The price that the New Democrats are willing to pay to beat the Liberals on the deficit front and the Conservatives at the surplus game is on the front of activism.

At least over the first few years, Canadians might not see much difference in the level of federal engagement on the social front.

There would not be a lot of money in the first years to lure the provinces into buying the ambitious national child-care program that is a centrepiece of Mulcair’s platform.

The promise to maintain the increase in the yearly health transfer at six per cent once the current arrangements run out in 2017 would come with strings attached for the provinces.

The extra money would be conditional on implementing the NDP’s agenda for — among other items — more palliative and long-term care, the recruitment of more doctors and the opening of more primary care clinics.

The multi-year commitments to public transit and municipal infrastructure look modest when they are unbundled in annual installments.

On Wednesday, party spokespeople described the commitment to raising Canada’s contribution to foreign aid to 0.7 per cent of Canada’s gross national product as “aspirational.”

By all indications, Mulcair’s pledge to balance the books is doable. Fulfilling his more ambitious promises could turn out to be another story. In many instances, one would not know until a second NDP mandate.

As for the political algebra that is behind the party’s fiscal choices, many questions remain.

A two-per-cent hike in the corporate tax rate may sound modest, but that does not mean it will be well received. In a rare show of agreement, the Conservatives and the Liberals instantly predicted that it would result in significant job losses.

At seven pages — including pictures — the NDP handout fell well short of a detailed platform or even a précis of one. According to the New Democrats, that’s because some of the measures the party has already factored in its spending plans have not yet been announced.

Still, as fiscal plans go, this one was on the light side. Most government or corporate business plans do not tend to list spending categories under headings such as “Help Where it’s Needed Most.” For those who wonder, the NDP would throw about $3 billion over four years in that generic pot.

Given all of the above, it is hard to connect enough dots to get a solid take on the big picture of the first NDP federal government. But reading between the lines of the fiscal framework, that government hardly looks like it was worth the sixty-year wait of the Canadian left.

By comparison, the manifesto published earlier this week by a group of high-profile activists comes across like a prescription for a revolution.

Some of its leading signatories have long-standing ties to the New Democrats. It is hard to imagine that they inhabit the same planet as Mulcair’s NDP.

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.

THE MICROTREND: Antibiotic use doesn’t MOOve

Chicken farmers have flocked to the antibiotic-free trend: Consumers are demanding it, and for producers it means reduced costs and a lower chance of creating scary super-bugs. But ranchers raising cows seem to have less of a beef with the idea of loading animals up with antibacterial medicines. They haven’t significantly reduced their use. The price of red meat hit historic highs this year, topping at an average of $6 per pound in July — and why change when things are going so well? Though organic beef sells for about 80 per cent more, making the switch takes up-front investment, paperwork and risk. As livestock goes, cows live for a pretty long time , and that means more opportunity for nasty bugs to spread through the herd. SOURCE: GRUB STREET

metroview

We can’t define ourselves by our borders anymore

Michael Coren
For Metro

Tears are not enough. To be more specific, a few days of emotion over an iconic photograph of a little boy who died as his parents fled Middle Eastern anarchy and violence for western stability and peace will not solve anything at all. Worse than this, it tends to make us feel comfortable in our sorrow, as though a passing concern puts matters right. It doesn’t.

The solution to the entire migrant issue and what will be the ongoing mass movement of refugees and transient populations is a profound rethinking of what we mean by nation, citizenship and identity. We need to do this in North America, but in Europe it is even more necessary and even more challenging.

All of us live in community, and if a nation is anything at all, it is a collective of disparate individuals rather than a cookie-cutter assembly of men and women of the same kind and with the same passport. We should be defined not by how firmly we lock the door, but how widely we open it.

This continent is more experienced and comfortable with mass immigration. The United States, for example, once considered adopting German as a second language because of the enormous numbers of German immigrants. It’s facing similar discussions now with Spanish. Canada was once largely Protestant, but is now more than 40 per cent Catholic. Ontario was solidly Anglo-Celtic, but Toronto is now the most multicultural city in the world. And in spite of what the usual suspects say, it works.

Much of Europe, however, still thinks in loose terms of race and nationalism. This is not to say that European countries are reactionary or racist — mind you, in Hungary and parts of Eastern, central and even Mediterranean Europe there are some troubling indications — but that to most Europeans, the future of their country is based on the past, and not some potential that requires change and adaptation.

Yet with social media and television, most cultural boundaries disappeared some years ago. Economic and trade barriers are increasingly redundant. And religious dominance by one particular faith is, for most of us, a historical footnote.

I realize, of course, that the new wave of migrants is different from that of the past. At the moment they’re mostly Arab or Afghan, and that enables many toxins — racist toxins — to be pumped into the bloodstream of the body politic. Let’s not be disingenuous: Newcomers are seldom welcomed, and whenever there is an excuse to reject or even hate, some people will find it. The latest empty warning is about terrorism and fundamentalism. We have to do better than that. Change is hard, but change is essential.

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Mindy mines motherhood

RELAUNCH

Party girl actress and writer is all grown up in fourth season

Lisa Weidenfeld
Metro | New York

The Mindy Project has not had an easy time on the air. The show has been in danger of cancellation almost every season and has gone through a series of cast changes.

Last spring, Fox finally pulled the plug. But luckily for fans of the show, online streaming service Hulu was on the hunt for original programming and scooped it up. CityTV will broadcast and stream it for Canadian viewers.

The switch to streaming comes with some perks according to series creator Mindy Kaling. "To not have to worry about what the ratings were the next day, because who knows what the promotion had been for the show, and all those other things, is going to be a nice change for me personally," she explains.

"I know that going into this that being a showrunner and being a show creator, it's not just about writing and acting and the side of it that's the art and the creativity. I know it's about the business, and I have been very focused on that in the last couple of years."

She adds, a little wryly, "That'll be good to take that energy that I had about worrying about ratings and put it into a different worry."

But it's not just behind the scenes where a lot of changes are in store: The fictional Mindy Lahiri will be trying to define herself as a mother this season.

"She is such a funny character with so many idiosyncrasies, and to put that towards motherhood has been such a delight," she says.

Kaling says that in particular, it's been fun to transition from writing about all the different ways to be a "crazy single woman in Manhattan" to trying to figure out how parenting would work between a Catholic man and "an agnostic, Hindu party girl, who doesn't really believe in anything."

The act of parenting itself is not the only challenge Mindy Lahiri will face. There's also the challenge of being a working, ambitious mother with a young child. Asked if Lahiri will do well with the prospect of taking some time off, Kaling says, "She does not react well to it. One of the things I'm most excited about this season is toying with the ideas of a working mom."

The whole working mom thing may change Lahiri's own assumptions about what she thought it would be like.

"I think Mindy is someone who in the past has been like, 'the minute I get married, I am stopping working. I'm going to be an insufferable yoga mom with a hot body, and I'm going to be drunk all day.' (She's) seeing the reality of what it's like to take care of a baby and a human that you love and trying to balance that with her ambition."

Don't go thinking that just because Lahiri has been a little shallow in the past, she'll be an irresponsible parent — though there will be the usual "Mindy" twist to things. "We all decided in the (writers') room, the most important thing is that we know that she's going to be a good mom. And inherently she is a good person. But she does some really terrible things," says Kaling.

One of the biggest fan favourite moments on the show was when Chris Messina showed off some unexpected dance moves as Mindy's beau, Danny.

Kaling says they've been "asked so much about his dancing" that "we make a reference to it in a very fun way and address it in a fun way."

So he won't be dancing again, per se, but "he's very multitalented, so we have other things that he does that we're going to be taking advantage of this season."

And it sounds like she's feeling sympathetic to Messina about the whole thing: "God bless Chris. I feel like he probably gets asked about it more than anything else."

No wonder she wants to have him show off some other skills.

BOOK RELEASE

Why Not Me? gives Kaling fans an inside look at her life

Mindy Kaling may be gearing up for the fourth season of her TV show, The Mindy Project, but that didn't deter her from writing another wildly entertaining and completely relatable book, Why Not Me?

Her first memoir, Is Everyone Hanging Out Without Me? (And Other Concerns), spent time on several bestseller lists. Why Not Me? will certainly follow in its footsteps.

Not only does Kaling write about her views on weddings, dinner parties and how to look spectacular in a photo shoot, she also allows readers to peek inside her dating life. This includes a civic-minded beau who happened to work for the president of the United States, an imaginary history teacher and B.J. Novak. Her long-time friendship with Novak can only be described as a little messy and very touching.

More than anything, Why Not Me? is a story about Mindy Kaling's work ethic. Kaling is gracious enough to spill her secrets here: all you need is a ton of dedication to your craft, a lot of confidence, a touch of bravery and a server at McDonald's who knows your name.

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Whose bio you gonna curl up with?

CRITICAL APPRECIATION

Book celebrates the constancy of Bill Murray's popularity

Richard Crouse
For Metro Canada

In the 1950s, author Robert Schnakenberg's father was the letter carrier who delivered jazz legend Louis Armstrong's mail. "Louis would say, 'Hi Mr. Mailman' and sometimes Louis and his wife would invite my dad in for coffee. That is sort of my claim to fame."

It also began a career Schnakenberg says involves "lurking around the edges of famous people." The author of more than a dozen books, including The Encyclopedia Shatnerica and Christopher Walken A-to-Z, Schnakenberg's latest is The Big Bad Book of Bill Murray, a weighty tome analyzing the life and career of everybody's favourite Ghostbuster.

"They're more history books than puff pieces about celebrities," he says on the line from his Brooklyn home. "I wanted to approach them from a quasi or mock academic perspective and treat them as if they were historic artefacts rather than just pop culture icons."

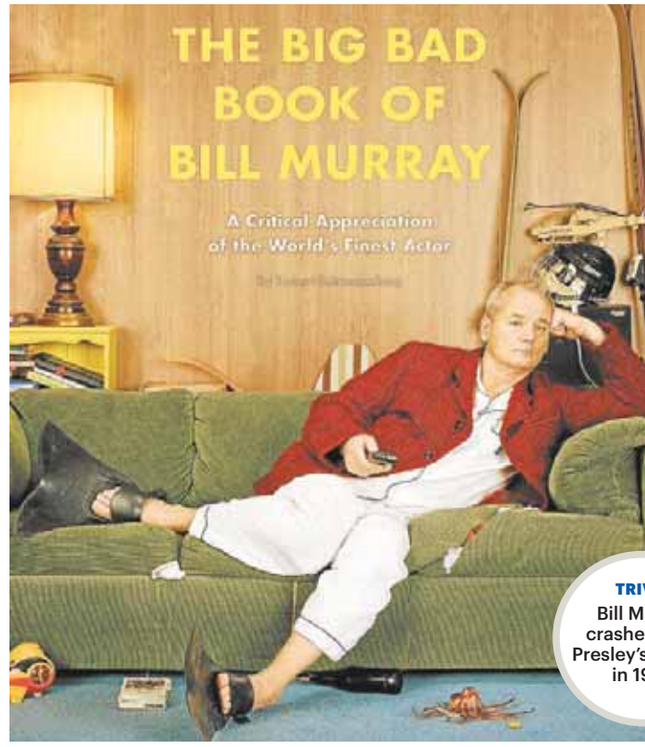
Murray was a perfect subject for the pop historian. "I had done two previous A-to-Zs and was looking around for a third person to round out the trilogy. I had visions of a three volume slip case edition in my head."

Murray fit the criteria. "Who has a long career? Who has left a paper trail of interviews and profiles? Who has an off-camera persona that is just as interesting as what they do onscreen? It just clicked last year. He reached a point of saturation with all these viral videos going around that (the publisher) said, 'Let's do the book now.'"

> **He was always cool; just cool in different forms over the years**
> Author Robert Schnakenberg

The volume provides an overview of Murray's long and varied time in the public eye. From critical appreciations of his films, to interesting trivia, The Big Bad Book of Bill Murray spans decades of fascinating behaviour.

The point is, for almost forty years Bill Murray has been a constant in our lives. "Bill Murray never had to come back because he never went away," says the author. "He was always cool; just cool in different forms over the years."



TRIVIA
Bill Murray crashed Elvis Presley's funeral in 1977.

BY THE DECADE

Murray an actor for the ages

"His career provides a lot of entry points for people who want to get into him," says Schnakenberg.

"If you came of age in the '70s, the way that I did, you remember the Saturday Night Live version of Bill Murray.

"If you were 13 in 1984 you probably think of him as Ghostbusters Bill Murray.

"If you were a proto-hipster in the '90s your image is probably the guy in all the Wes Anderson movies.

"Now people know him as the dishevelled guy who crashes people's parties."

KATE BEATON

Feminism, by way of Graphic novels

Sue Carter
For Metro Canada

People identify as feminists for a multitude of reasons, both personal and political.

When Kate Beaton first started posting her online comic, Hark! A Vagrant, her focus was on parodying male-dominated history and literature in the most absurdist way possible. Feminism, while always the undercurrent, has never been the point of her sly punch lines, despite her love of suffragettes and the Brontë sisters.

"I started making comics about history and they had women in them, and people were like, 'Wow, what kind of feminist work is this?'" Beaton says. "It wasn't a choice that I made: 'Oh, I'm going to blow the lid off this.' But people noticed. And then you get called a feminist author."

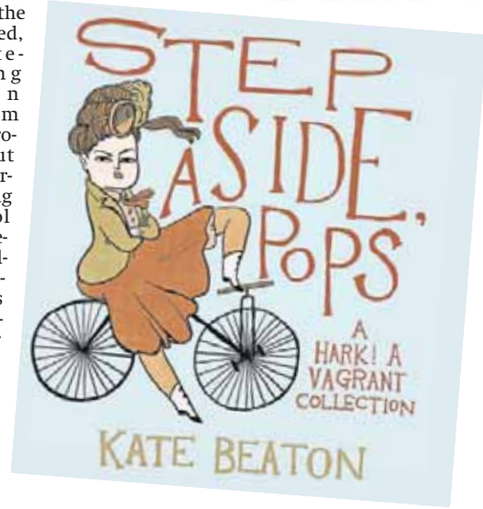
Armed with a history degree from New Brunswick's Mount Allison University and a stint working at the maritime museum in Victoria — coupled with an insatiable appetite for research, literature and pop culture — the Cape Breton–born artist's website quickly became a destination for intellectual comics lovers.

Beaton's first collection, Hark! A Vagrant, published by the venerable Drawn & Quarterly, became a New York Times bestseller. Her new book, Step Aside, Pops, kicks off where the last book ended, introducing a new arsenal of characters such as the fork-tongued "Straw Feminists" who pop up during already terrifying shopping trips for training bras and in the closets of unsuspecting children.

Beaton's depiction of the evil-minded, cigarette-wielding women could seem 1970s retrograde, but she's cleverly mocking the vitriol that permeates social-media discussions surrounding gender equality. "The image of the bra-burning, ball-chopping boogeyman shows up in all these conversations where you're trying to talk about feminism," Beaton says. "It's an image that scares younger women away because they think feminists are these joyless, awful people. This heartless person who just wants to destroy the world. But it's a funny character to me. It always comes back to humour."

Ultimately, it's Beaton's love of old-school literary humour — she's a big Stephen Leacock fan — and her awareness of feminist history that has made Hark! A Vagrant part of the current zeitgeist. There are hilarious interpretations of cultural icons such as Nancy Drew, Wonder Woman and Agent Scully from The X-Files. But Beaton gives equal space to women such as public-health physician Dr. Sara Josephine Baker and 1930s civil-rights activist Ida B. Wells, one of her personal heroes.

"People have such access to information and such platforms to talk from now. Other voices and characters and other stories are being told, and demanding a change in the way we learn history, and the way we look at movies and literature and everything else," says Beaton. "There's just a palpable movement in this shift of the status quo. I'm just part of that, I think."



Kate Beaton's latest work introduces a new arsenal of characters, such as the fork-tongued "Straw Feminists". HANDOUT

Sue Carter is the editor at Quill & Quire magazine.

LITERARY PRIZES

No Canucks made 2015 Booker list

Jamaica's Marlon James is one of six finalists. HANDOUT

Pulitzer Prize-winning American author Anne Tyler and Jamaica's Marlon James are among six finalists for the 50,000-pound ($77,000) Booker Prize for fiction.

James is the first Jamaican finalist for the prestigious prize, with A Brief History of Seven Killings, which centres on the attempted assassination of Bob Marley.

Tyler's A Spool of Blue Thread is one of two books by Americans on the list, alongside Hawaiian writer Hanya Yanagihara's A Little Life.

Two years ago, writers of all nationalities became eligible for the Booker, previously open only to British, Irish and Commonwealth authors.

The list, announced Tuesday, includes two books by Britons —Tom McCarthy's Satin Island and Sunjeev Sahota's The Year of the Runaways and The Fishermen, by Nigeria's Chigozie Obioma.

No Canadians were on the list. Michael Ondaatje won the prize in 1992 for The English Patient and Margaret Atwood won for The Blind Assassin in 2000.

THE CANADIAN PRESS

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SEE WHAT'S NEW... CHECK OUT OUR LATEST OFFER ON PAGE 23

And now we turn to Oscar

Award buzz begins as the festival draws to a close

Ned Ehrbar
Metro | TIFF

The Toronto International Film Festival is practically the official kick-off of awards season, with many movies debuting at TIFF looking to go on and dominate the Oscars race.

So how has this year's crop fared as far as potential awards glory? Some might say it's too early to speculate, but what's the fun in that?

Based on critical and audience reactions overheard at TIFF parties, on the streets and on Twitter, there are only a few real promising standouts — chief among them the highly acclaimed Spotlight and Room.

The former could see Michael Keaton getting another chance to take on Eddie Redmayne in the best actor race, while the latter's Brie Larson has suddenly shot to the front of a fairly crowded best actress contender field.

Speaking of Redmayne, his work in The Danish Girl should just about guarantee him a second nomination — and possibly another win — but his co-star, Alicia Vikander, is where voters should really be looking.

Michael Keaton, left, could grab an Oscar nomination for his turn in Spotlight. CONTRIBUTED

Alicia Vikander
GETTY IMAGES

Less of a guarantee is last year's best actress winner, Julianne Moore, whose TIFF film Freeheld has not been getting great responses at the festival. And her film isn't the only entry that failed to meet the expectations facing it as it arrived in Toronto.

David Gordon Green's Our Brand is Crisis and Jay Roach's Trumbo seem to have let a lot of people down, but Trumbo could still get some love — at least from the Golden Globes — because of voters' affection for both movies about Hollywood and star Bryan Cranston.

And while About Ray features some fantastic work from Naomi Watts and Elle Fanning, the Weinstein Company's sudden decision to move its release date from this week to who-knows-when tells you all you need to know about their confidence in it as an awards season player.

As far as any of the films' best picture chances, a lot of that will have to do with which takes home the coveted People's Choice Award this weekend.

Several past winners have gone on to take the big prize, including Slumdog Millionaire, The King's Speech and 12 Years a Slave, while other years' winners like Silver Linings Playbook, Precious and last year's The Imitation Game went on to earn Oscars in other categories. While it's not a sure thing, the producers of whichever film nabs the honour — like, say, Spotlight — are probably going to need to make sure their tuxes and gowns are cleaned in time for February.

Brie Larson
GETTY IMAGES

THE RAINBOW KID

A short can help test waters

When it comes to grabbing attention during the bustle of the Toronto International Film Festival, short films often wind up being pushed aside.

This year, 110 shorts will screen at TIFF. But they're typically overshadowed by celebrity-driven Hollywood fare and independent films chasing awards buzz.

Shorts are the less sexy part of the film industry, but for directors, creating a short version of their big idea can be a crucial step in making a feature film.

"A short is almost like a calling card," said Kire Paputts, director of The Rainbow Kid, a full-length feature at this year's festival that began as a 20-minute short.

Kire Paputts. GETTY IMAGES

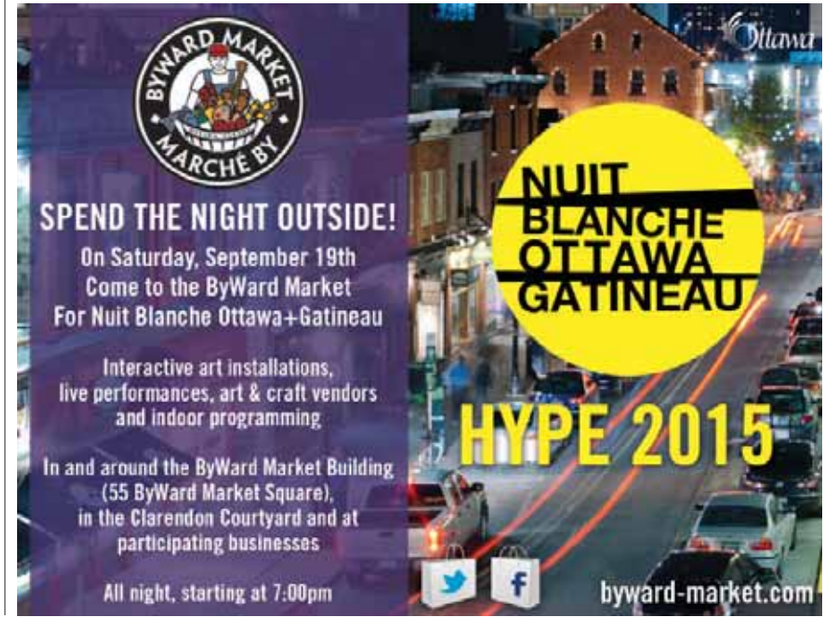
Short films have long been a way for young directors to learn their craft and navigate the hurdles of the film industry with very little money on the line. Before Ryan Gosling was nominated for an Oscar in the lead role of Half Nelson, the film was a 19-minute short made for $800 with a cast of unknowns.

The Rainbow Kid follows a teenager with Down syndrome who is on a quest to find the end of a rainbow. In Rainbow Connection, the original short, Paputts said he learned the rhythms of actor Dylan Harman, who has Down syndrome in real life.

"I'd never worked with anyone who has special needs before," Paputts said."I felt, before I jump into a feature film ... I should probably test the waters a bit to see what to expect."

Making the short not only gave Paputts a solid idea of how his actor worked, but ultimately helped him deliver a better performance, he said.

THE CANADIAN PRESS



Calgary chef Ian MacDougall
HANDOUT/THE CANADIAN PRESS

SCHOLARSHIP WINNER

Young chef gets his jus desserts

A Calgary chef has taken top prize in a national competition designed to help jump-start the careers of young chefs.

Ian MacDougall, 23, of Model Milk won the Hawksworth Young Chef Scholarship Foundation award of $10,000 and a chance to cook in an international restaurant.

MacDougall beat the seven other finalists Saturday with his dish of roasted squab with lobster agnolotti, nasturtium braised endive and squab jus.

Cynthia Iaboni, 26, of Le Serpent restaurant in Montreal was named Le Creuset's Rising Star and took home $5,000.

Leading up to Saturday's final, heats were held in Toronto, Calgary, Vancouver and Montreal.

The eight finalists were chosen from among 37 competitors.

The scholarship is intended to encourage Canadian chefs age 28 and under by giving them the opportunity to cook for acclaimed chefs and food critics.

Judging the finals were chefs Mark McEwan of the Toronto-based McEwan Group, Normand Laprise of Toque! and Brasserie T in Montreal, Scott Jaegar of the Pear Tree in Burnaby, B.C., and Anthony Walsh, executive chef of Oliver & Bonacini Restaurants in Toronto. They were joined by food critics Jacob Richler of Canada's 100 Best Restaurants, Sarah Musgrave of Air Canada's enRoute magazine and Alexandra Gill of the Globe and Mail.

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Coach's Spring 2016 punk cowgirl fashion on the runway at New York Fashion Week. GETTY IMAGES FOR COACH

Coach wild for prairies

NEW COLLECTION

Luxury brand flips script with hoedown on its 75th birthday

Upscale fashion company Coach celebrated 75 years in business Tuesday, not just with bags and shoes, but with bright cowgirl leather and prairie flower frocks for women.

Yes, actual clothing to go along with all those drool-worthy accessories you, your mom and your daughter may have at home, or wish you did.

The company has shown smallish clothing collections before at New York Fashion Week, but this was the first full runway spectacle, staged on the elevated High Line among old rail tracks once used by meatpackers but now a favourite park spot filled with wildflowers and high grasses.

In his fourth collection for Coach, British creative director Stuart Vevers acknowledged this season's mixed-print dresses and leather jackets were aimed at broadening interest in the brand's clothing among young women.

These cowgirls were intended to be of the surf, skate and punk variety.

"Of course it's a challenge, but it's what I should be doing as creative director. I need to look into the future and use our heritage as a touchstone for everything that we do," Vevers said backstage.

"What I think American luxury means to the younger generation is a certain sense of ease, something that feels relaxed. They need an inherent authenticity. It doesn't have to be perfect. It's not precious. That for me feels very relevant today, and for Coach."

This collection, harkening back to the '70s in style, turned iconic Coach touchstones on end.

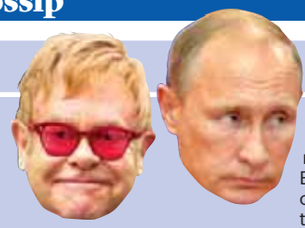
The saddle-coloured leather and the horse and coach were there, Vevers said, "They're just presented in a new way."

What Coach thinks those customers need in garments includes a calico coat in the colour of chalk paired with a butterscotch patchwork low boot. And they might also need a loose tank dress in orange evoking a meadow, or a biker jacket adorned with pink mountain buds.

THE ASSOCIATED PRESS

GOSSIP BRIEFS

Elton John fell for a phone prank



Two Russian pranksters say they fooled Elton John into believing that Russian President Vladimir Putin had given him a call.

The British star on Tuesday posted a message on Instagram, thanking Putin for calling him to discuss gay rights in Russia and inviting him for a meeting in Moscow. Putin's spokesman Dmitry Peskov denied the reports, saying that Putin never called John.

Vladimir "Vovan" Krasnov and Alexei "Lexus" Stolyarov told Russian daily Komsomolskaya Pravda on Wednesday that they had fooled Elton John by calling him on Tuesday and pretending they were Peskov and Putin.

The two men, known for prank-calling Russian and Ukrainian celebrities, said the audio of the call would be broadcast on a primetime show later Wednesday. THE ASSOCIATED PRESS

Lady Gaga backs Clinton

A video of Lady Gaga arriving at LAX has surfaced online, and in it the pop star lets us all know what she really thinks of Republican presidential candidate and billionaire fellow New Yorker Donald Trump.

"Hey, Gaga are you a Donald Trump fan?" a pushy TMZ-type photographer asks. Gaga simply cackles in response.

"Gaga, so that's a no? Is that right? On Donald Trump? Is that a no?" the photographer asks again as the singer simply responds with a closed mouth smile into the camera.

When asked who she does like, Gaga quickly shouts out, "Hillary!"

So if you were waiting for a sign from Gaga as to which candidate to support, there you go. MATT LEE/METRO

Not funny: Comedian comes clean

9/11

Rannazzisi was outed by The New York Times for lying

Ned Ehrbar
Metro

This is a big week for 9/11-related apologies. First Adrian Grenier for his Iraq tweet, then the guy from Devo for his terrible wedding reception and now The League star Steve Rannazzisi is sorry for lying about being in one of the Twin Towers on 9/11. Yikes.

"As a young man, I made a mistake that I deeply regret and for which apologies may still not be enough," Rannazzisi posted to Twitter. "After I moved with my wife to Los Angeles from New York City in 2001 shortly after 9/11, I told people that I was in one of the World Trade Center towers on 9/11. It wasn't true. I was in Manhattan but working in a building in midtown and I was not at the Trade Center on that day. I don't know why I said this. This was inexcusable. I am truly, truly sorry."

He continues: "It is to the victims of 9/11 and to the people that love them — and the people that love me — that I ask for forgiveness. It was profoundly disrespectful to those who perished and those who lost loved ones. The stupidity and guilt I have felt for many years has not abated. It was an early taste of having a public persona, and I made a terrible mistake."

What's extra awkward is that this is probably what he'll best known for, at least for a while.

STYLE WATCH RYAN REYNOLDS walks the red carpet at the Toronto International Film Festival premiere of road movie Mississippi Grind, Wednesday. LIZ BEDDALL/METRO

INSTAGRAM

Protest or provocation?

Naomi Campbell, the supermodel who has never been one to shy away from controversy, posted a topless picture of herself on Instagram.

The post has garnered more than 60,000 likes in only 14 hours. Instagram has a notorious history of taking down pictures of topless women who aren't breastfeeding, and many celebrities have protested this by sharing topless and nearly topless pictures of themselves.

The only question remaining is, will Instagram dare take down a picture of Naomi Campbell?

They better hope she doesn't have her phone in her hands if and when they do. MATT LEE/METRO

ALL PHOTOS GETTY IMAGES

PATRIOTIC OR NOT

Emily Blunt is blunt

Sicario star Emily Blunt said some stuff that the terrible, terrible TV personalities at Fox and Friends didn't like.

Blunt recently became a U.S. citizen — sorry, Britain! — and had some thoughts on the timing of it.

"I became an American citizen recently and that night we decided to watch the Republican debate, and I thought this was a terrible mistake. What have I done?" she joked to the Hollywood Reporter.

Fox and Friends host Anna Kooiman did not like that one bit: "You know what? Why don't you leave Hollywood, California and let some American women take on the roles that you're getting because the Americans are watching your movies and lining your pockets."

Come on, guys, you can do better than that. I think. NED EHRBAR/METRO

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Fatboy's modular Candyofnie lamps make each customer a temporary designer

What they're a$king

This week, we look at a selection of contemporary new condo developments near the downtown core. These one-bedroom units are located in midrise buildings offering the convenience of condo living with the latest amenities and finishes. **Duncan McAllister** FOR METRO

ASKING PRICES WERE ACCURATE AT TIME OF PUBLISHING.

339,000

Ottawa

Here's a one-bedroom suite at the Eddy condominiums at 1000 Wellington St. W., in trendy Hintonburg. This new six-storey urban condo by the Windmill Development Group features soft loft units with nine-foot ceilings, an industrial feel and exposed concrete. The suites offer compact European appliances and Silverstone quartz countertops. Bathrooms have custom millwork vanities with undermount sink. There's ground-floor retail, bike storage and a rooftop urban park. 613-701-0600, theeddy.ca.

$294,320

Edmonton

Studio on the Hill is a new condo development by the I4 Property Group in the Strathcona neighbourhood. The building consists of 45 unique suites with plenty of upgrades. This featured suite on the west side of the building features a master bedroom overlooking the balcony, with a six-foot walk-in closet and adjoining ensuite. A chef's triangle kitchen overlooks a spacious living room, which steps out onto a private balcony. 780-809-9930, info@studioonthehill.ca.

$211,600

Winnipeg

For sale is this one-bedroom suite on James Avenue. District Condos is a collection of seven historic buildings in the Exchange District, which is undergoing some of the swiftest urban development in the city, with plenty of upscale restaurants and shops to explore. The units have been converted into unique loft condos featuring original brick walls, exposed wood beams, 10- to 14-foot ceilings and modern finishes. StreetSide Developments has two buildings on James Avenue now selling. 204-942-3584, district@qualico.com.

$188,000

Calgary

Orchard Sky is a new development by Truman Homes. The community consists of seven four-storey buildings with views of the Rockies. Nearby are shopping, playgrounds, parks and easy access to transportation. There are eight floor plans available with a choice of two designer colour palettes. High-calibre features are standard, including ceramic tile, cork floors throughout common areas, granite counters, and a stackable washer and dryer. 403-730-4003, info@liveatorchardsky.com.

$389,000

Vancouver

The Residences at 700 Marine Dr. feature 26 spacious condominiums in North Vancouver's newly revitalized Marine Drive urban corridor. The modern interiors in light or dark colour palettes feature nine-foot ceilings, chef's kitchen layouts, stainless steel appliances, engineered hardwood flooring, large walk-in closets, spa-inspired bathrooms, and air conditioning. The suites includes a secure underground parking stall, large storage unit, and access to a rooftop courtyard patio. 604-449-1580, info@700marine.com.

$430,000

Toronto

The Picnic condos in High Park is a new development by North Drive. Rising eight storeys high, the building consists of 68 units with custom-inspired finishes. Five-piece ensuites, walk-in closets and outdoor balcony space are standard in every unit, while kitchens offer bold, clean esthetics including integrated fridges and a balanced mix of closed and open upper cabinetry. In addition, a rooftop terrace offers views of High Park. Visit picnichighpark.com.

$269,900

Halifax

Halifax is undergoing a transformation bringing new vitality to the downtown. The Dillon Market Street condos by Mosaik Properties is a new development on Sackville Street. The sleek glass tower rises above a restored 1800s podium. Suites feature smart-living layouts, floor-to-ceiling windows, stainless steel appliances and fixtures, private balconies with city views, rooftop gym, social terraced green space and concrete construction for quieter urban living. Contact the sales centre at 902-880-9995, welcome@thedillon.ca.

Tips to upgrade your rental suite

LANDLORD FRIENDLY

Make the space your own with DIY renovation ideas from a pro

Rachel Kashdan
Metro | New York

Just because your lease says you can't paint those white walls doesn't mean you can't upgrade the place. Don't let your rental agreement cramp your style. Reham Fagiri, co-founder of used furniture marketplace AptDeco fills us in on all the tricks to freshen up a much lived-in space without breaking the rules.

An easy decor tip: Hang a cluster of framed artwork to create a focal wall. CONTRIBUTED

Deck out your windows

Even if you've got trendy new furniture, stunning wall art and awesome accessories, sticking with the plastic slat blinds or worn white roller shades isn't going to give you the homey feel you're going for.

Instead, Fagiri suggests replacing generic blinds with colorful or patterned ones that complement your style, or alternatively give curtains a try.

"Curtains are a great way to add coziness without spending a lot of money," says Fagiri. "You can just go to any drape store and it's less than 30 or 40 dollars to buy brand new curtains."

Amp up the lighting

The common denominator in almost all rental apartments is bad overhead lighting.

"The overhead lights are so strong that they're just not inviting," says Fagiri. She recommends swapping out the basic flush mount light for attractive fixtures like a chandelier or pendant light to "really bring a room together."

Another tip: Use standing or table lamps as your main light source instead. Fagiri says the light emitted from these is generally much more pleasing, plus they can be a great way to add some extra flair to your space.

Want even more control over the lighting in your apartment? Add a dimmer.

Swap out dull light fixtures for an instant upgrade. CONTRIBUTED

Swap out the hardware

Changing the knobs on plain, generic cabinets and drawers that typically come in a rental apartment is one small modification that goes a long way in adding personality to your apartment.

"You can go to any hardware store and get new knobs that add a pop of color or even shine depending on your style," Fagiri says.

The expert says it only takes a couple minutes to unscrew and replace them, and it's easy to put the original knobs back on when it's time to move out.

Liven up your walls

Even if your landlord says painting your walls is a no-go, that doesn't mean you're stuck with bare white. One of Fagiri's favourite ways to spruce up walls is by hanging a cluster of framed artwork on a focal wall.

Fagiri suggests that when arranging different-sized pictures on a wall, orient some horizontally and some vertically to add variety. "I love it when there's just different shapes and sizes. It just creates that illusion that it's sort of an art piece."

The best part is that unlike spending money to paint walls, "these are things that you can take with you to your next apartment, which is great for budget saving," Fagiri says.

Don't always go for the cheap option

For furniture that you'll be using every day, Fagiri says you're better off investing in quality even if that means buying something secondhand, especially when you live in the city and will move every few years.

"If you buy really cheap furniture that's flimsy you're going to spend, let's say, a couple hundred dollars. But you won't be able to move it because it'll break down. If you spend a little bit more, or spend the same as you'd pay for a cheap piece of furniture (on something of quality) that's pre-loved or secondhand, you'll be able to take it anywhere and onto your next apartment," she says.

> **"Long, lighter-coloured white or beige flowy curtains really make a difference."**
> AptDeco's Reham Fagiri

There are certainly items where quality can be sacrificed, but "a nice bed goes a long way, because you sleep on it every day, same with a couch," says Fagiri.

Make your radiator vanish

Nothing kills a well-designed room quite like a nasty old metal radiator with chipping paint, but Fagiri says it's easy to make your radiator disappear.

"There are actually places you can go to find radiator covers. Some of them are plain so it just sort of blends in with the wall, and some of them have designs on them," she says.

Radiator covers, which you can easily find at a hardware store, are safe and simply slide right on over the radiator.

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The hidden costs of home ownership

BUYING TIME

Legal fees and other expenses required to close the deal

Henrietta Walmark
For Metro

You've finally found your new home, and it comes with the biggest price tag you're ever likely to pay for anything. But that's not the only cost you'll have to cover as a homeowner.

Even before you take possession of your home, there will be legal fees and expenses to close the deal. There will be adjustments costs as you reimburse the seller for any prepaid utilities and property taxes. Add in the cost of an appraisal, a home inspection, land transfer tax (in most provinces), GST if you've purchased a brand new home, utility hook-up fees, home insurance and more, and it amounts to thousands of additional dollars you'll need to budget for before you even get the keys to the place.

There are thousands of additional dollars you'll need to budget for before you even get the keys to the place. SHUTTERSTOCK

And don't forget the cost of hiring movers and installing new locks, plus replacing appliances, lighting fixtures and window coverings if they've been excluded in the offer.

Once you've moved in, there's the ongoing expense of maintaining your home. Grass will need mowing, snow will need to be cleared, the furnace will need to be upgraded at some point, decks re-stained and walls repainted. Experts suggest budgeting five per cent of the value of your home to cover your annual maintenance costs.

John Pasalis of Realosophy Realty in Toronto says he finds the largest unexpected expenses of home ownership are not so much hidden, as simply expenses that buyers haven't planned for.

"When a first-time buyer's home inspector tells them that their roof will likely need replacing in five years, they don't think that they need to start saving up for that $8,000 roof now, setting aside $1,600 per year so that they have the funds five years from now," says Pasalis.

"Not planning for these known upgrades you need to make can make home owning a bit more stressful when the time comes to make a major repair," he adds.

The best thing a homeowner can do to avoid costly expenses is to maintain their home by routinely tackling repairs and making upkeep a habit, says the Realosophy owner broker.

"Make sure your eaves are cleaned out once or twice a year and are working properly. Make sure water is running away from your home, not towards it. Seal any cracks in the concrete around your home. Repair caulking around windows and in bathrooms," says Pasalis.

"Keeping your home in a good state of repair will help you avoid unnecessary and costly repairs in the future."

Mortgage loan insurance a necessity and an incentive

Mortgage insurance isn't optional for a lot of Canadians homebuyers these days. Consumers with a down payment of less than 20 per cent of the purchase price of a home need to have mortgage loan insurance to be eligible for a mortgage.

Scraping together a down payment of 20 per cent is challenging as the cost of buying a home continues to rise in two of the country's biggest urban centres — Toronto prices are up 10.6 per cent over last year and Vancouver's rose 7.7 per cent. Statistics from the Canadian Real Estate Association show that in July 2015 the average cost of a home in Vancouver had risen to $866,772 and in Toronto the price was $609,236. Which means, the average 20 per cent down payment in those two markets would be $173,354 and $121,847 respectively.

Down payments that high can be a barrier to home ownership. For many first-time buyers, mortgage loan insurance is not only a necessity but also an incentive to purchase a home. Canada Mortgage and Housing Corporation mortgage loan insurance lets Canadians buy homes with a minimum down payment of five per cent while protecting banks and other lending institutions if the buyer defaults on mortgage payments.

According to CMHC, mortgage loan insurance creates "an opportunity for Canadians to realize their dreams of home ownership" and helps to "ensure the availability of mortgage funding during times of recession and economic downturns."

To qualify for mortgage loan insurance that allows buyers to finance up to 95 per cent of the purchase price, the property has to be a single-family or two-unit dwelling, located in Canada and valued at less than $1 million. Other requirements include a monthly housing cost of no more than 32 per cent of your gross household income, and a debt load of less than 40 per cent of your gross household income.

Mortgage loan insurance premiums range from 0.60 to 3.85 per cent of the total loan, depending on the amount of the down payment. The larger the down payment, the lower the premium. While the premium can be paid as a lump sum, it is more often blended into the mortgage payments. It's an approach that eases the financial burden upfront but interest on the premium over the life of a mortgage quickly adds up.

Consumers with a down payment of less than 20 per cent of the purchase price of a home need to have mortgage loan insurance to be eligible for a mortgage. SHUTTERSTOCK

Mortgage loan insurance opens the door to home ownership, but it comes with its own price tag.

HENRIETTA WALMARK/METRO

RATES

Fixed or variable mortgage

When faced with selecting a mortgage, one of the most difficult decisions for homebuyers to make is whether to go with a fixed or variable rate mortgage.

With a fixed mortgage, the borrower locks into an interest rate for the length of a term, typically three or five years. While with a variable rate, the borrower's interest rate can fluctuate with the market.

"History has shown that with a variable rate mortgage, you tend to pay less, especially with interest rates being so low right now, you can get a variable rate mortgage right around two per cent," says Clinton Wayne, a Toronto-based mortgage agent with Mortgage Edge.

Because of the element of uncertainty with variable rate mortgages, they are more difficult to qualify for and Wayne recommends them only for people who have enough disposable income to cushion the impact of an unforeseen interest rate increase.

Wayne says that though a 0.25 per cent interest rate increase might not seem like much, when you are talking hundreds of thousands of dollars, it can be big. A 0.25 per cent rate increase on a $400,000 mortgage, for example, would add another $1,000 annually to your mortgage payments, which is approximately $83 per month in additional interest.

While a fixed rate is often a higher interest rate, the benefit is that there are no surprises with your monthly mortgage payments. However, with variable rate mortgages, some banks offer payment plans that never change — instead, when the interest rate changes, the amortization period changes (if the interest rate increases, more of your money will be going towards interest as opposed to paying down the principle). This is a good option for people who want the benefits of a variable rate mortgage while at the same time guaranteeing their payments won't increase. It's just important for buyers to remember that a rate increase still lengthens the time of their mortgage and increases the amount they are paying in interest.

"The most important thing is how you feel about fixed and variable rate mortgages," says Wayne. "Money is more than math. You're dealing with emotions. How would you feel if your rate did jump up and how would it stress your monthly income?"

LIZ BROWN/FOR METRO

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Get the best appraisal value

SELLING

Tidy up inside and out to lift your home's curb appeal

Henrietta Walmark
For Metro

Some experts claim a clean, clutter-free home can appraise for up to 10 percent higher than a comparable home. SHUTTERSTOCK

Vacuum. Dust. Scrub. While you're at it, clear kitchen and bathroom countertops and tuck the kids' toys out of sight.

Making sure your home is clean and tidy is one of the easiest ways to improve its appraisal value. "Some experts claim a clean, clutter-free home can appraise for up to 10 percent higher than a comparable home that is messy and full of clutter," says Shea Warrington with Royal LePage in a recent blog post at sheawarrington.ca.

Tidy up the yard, too. Stash the garden gnomes in the storage shed. Freshly trimmed trees and shrubs and a neat green lawn can boost the appraisal value. A new mailbox, flower boxes or porch planters are inexpensive ways to up your home's curb appeal.

It's also a good idea to repair or replace outdated or broken appliances and light fixtures, Warrington says. Buying all new appliances may not be cost effective, but anything that's not working properly could have a negative impact on an appraisal.

When it comes to renovations, the Toronto Beaches area agent says, "make sure you document the renovation and costs with before and after photos and a spreadsheet of the detailed costs. Be prepared to show receipts if necessary."

While kitchen and bathroom upgrades are traditionally recommended as the most value-enhancing improvements, Wright Sisters Group with Remax in Toronto offer two other suggestions in their online magazine that will give you the most bang for your remodeling buck.

Installing a steel entry door averages a 101.8 per cent return on investment, according to Wright Sisters. "Security, curb appeal and energy efficiency all improve with this relatively simple change."

Converting an attic space to a bedroom also ranks high on their list of smart home improvements. "An attic conversion will allow you to maximize space you already have, keeping your costs in check."

Warrington's top tip to getting the best appraisal value for your home is to ask your lender for a local appraiser. If the appraiser isn't familiar with your neighbourhood, there's a chance your property could be undervalued, she says. "If you can't get a local appraiser, make sure you provide the appraiser with detailed information about your neighborhood."

The appraiser may not know your area's Walk Score, so go ahead and wow them with your list of nearby schools, libraries, restaurants, theatres, parks and shops. It might be just the boost your appraisal needs.

What you need to know buying a home during a recession

Canada is officially in a recession, a time when banks typically lower their interest rates.

As house prices traditionally fall and mortgage rates become more competitive during a recession, your dream home could start to look like a real bargain.

Some financial advisors say a recession is good time to buy a home, but not everyone agrees. In his book When the Bubble Bursts: Surviving the Canadian Real Estate Crash, author and portfolio manager Hilliard MacBeth suggests the best way to survive a housing downturn is to rent and invest your money in anything but real estate.

If you're planning to buy during a recession, John Pasalis, of Realosophy Realty in Toronto, says you should buy defensively. He recommends homebuyers look for a property they can live in for at least five years, with a monthly payment they can comfortably afford even if one partner is unemployed for a period of time.

The five-year rule is key he says. "The transaction costs to buying and selling a home can be high. You want to give enough time for your home to appreciate to ensure that when you do sell you are not losing money in the transaction."

Not overstretching your budget is also critical during a recession, says the broker owner, because you don't know if you or your partner might end up out of work.

"People can manage this risk in different ways," Pasalis says. "In the case of a dual income household, you can plan to buy a home that you can afford on just one income. Since this would be the worst-case scenario for most people, it's fine if you would feel stretched on just one income and not have any money left for vacations and other luxuries.

"The idea is that if you find yourself relying on just one income for six to 12 months, you want to make sure you have enough money to stay afloat and pay your key living expenses."

If you're a solo buyer with just one income to begin with, another option to consider, he says, is buying a home with either a rental unit like a basement apartment, or a property that has the potential for a rental unit.

"Earning $800 to $1,200 per month in rental income," says Pasalis, "can help cover many expenses if you find your budget is a bit tighter due to a recession."

HENRIETTA/WALMARK/FOR METRO

During a recession homebuyers should buy defensively. Look for a property you can live in for at least five years. SHUTTERSTOCK

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Tom Brady says he's supporting his golf buddy Donald Trump for president

IN BRIEF

Jays bump Argos out of shared digs for Oct. 6 game

The Toronto Argonauts are being forced out of their home stadium by baseball's powerhouse Blue Jays.

The CFL club will play its Oct. 6 home game against the Redblacks in Ottawa because the Blue Jays could be hosting the American League wild-card game that day at Rogers Centre. And more changes could be coming.

The Argos, whose home schedule has already been heavily impacted by this summer's Pan American Games, have three more games at Rogers Centre in October. Should the Blue Jays reach the American League Championship Series, the CFL club's contests Oct. 17 (versus Calgary) and Oct. 23 (versus Montreal) could also be relocated. THE CANADIAN PRESS

Concussion spotters to be at all 30 NHL arenas

The NHL will have concussion spotters at all 30 arenas this season to help teams identify visible signs and symptoms of the injury.

Under the league's concussion protocol, teams have had spotters at games in the past. But deputy commissioner Bill Daly said some have found it difficult on the road to isolate one person whose sole responsibility is to keep an eye on players who may have suffered a head injury.

The decision to remove a player from a game will still reside with team trainers and medical personnel. THE CANADIAN PRESS

Patriots staffers accused in Deflategate reinstatated

The NFL has reinstated the two New England Patriots employees cited by the league for their involvement in the use of deflated footballs in the AFC championship game.

Equipment assistant John Jastremski and officials locker-room attendant Jim McNally were reinstated Wednesday. An NFL statement says: "The Patriots have satisfied the league's requirements for reinstatement and the league has granted permission for the employees to return." THE ASSOCIATED PRESS

The hits and misses of this season's deadline deals

MLB

Mets' Cespedes highlights trade class of the summer

The Blue Jays certainly worked magic at the trade deadline, but the Mets' acquisition of Yoenis Cespedes is arguably the best single move made by any team this year. They don't all work out that way.

THREE UP

Yoenis Cespedes (Mets): The power-hitting outfielder has played 41 games for the Mets and his slash line — .309/.356/.691 with 17 homers — represents an incredible upgrade after 18 homers in 102 games for Detroit. He's also No. 2 on the team in defensive rating, next to Curtis Granderson.

Ben Zobrist (Royals): The super utilityman has hit .315 in 42 games with Kansas City, instantly becoming a dynamic part of a first-place team after starting slowly in Oakland. He has made starts at second, third, right field and left field until Alex Gordon's return from injury.

J.A. Happ (Pirates): The former Jay has been the playoff-bound Pirates' most consistent pitcher over the past three weeks — 0.60 ERA with 26 strikeouts, just five walks over his last five starts. His streak of five games with no more than one run allowed matched a team record.

THREE DOWN

Johnny Cueto (Royals): The Kansas City faithful can't be comfortable with the former Reds ace as "the guy" to open the playoffs. After a solid start, he's lost five straight with a 9.57 ERA. Opponents have hit .390 off him over that stretch, including eight homers.

Johnny Cueto GETTY IMAGES

Mat Latos (Dodgers): The ex-Marlins starter returned from a neck injury but has struggled big time. He's winless in five starts, failing to last more than five innings in four of them and allowing four or more runs three times. Added for rotation depth, he has spent time in the bullpen.

Jim Johnson (Dodgers): The former 50-save man with the Orioles recently notched his 10th save of the year, but is also 0-3 with a 10.20 ERA as a Dodger after recording a tidy 2.25 mark with the Braves. One killer inning — eight runs against the Pirates on Aug. 9 — wrecked his stats. TORSTAR NEWS SERVICE

Yoenis Cespedes has won over his teammates and fans in Queens, N.Y. JIM MCISAAC/GETTY IMAGES

NEW JAYS

Players' stats since they were acquired by Toronto at the trade deadline:

Troy Tulowitzki, SS — 36/155 (.232), 30 R, 5 HR, 17 RBI, .682 OPS

Ben Revere, LF — 50/154 (.325), 30 R, 1 HR, 10 RBI, .741 OPS

David Price, SP — 6-1, 2.28 ERA, 1.01 WHIP, 65 K, 55-1/3 IP

Mark Lowe, RP — 1-1, 3.07 ERA, 0.75 WHIP, 10 K, 14-2/3 IP

LaTroy Hawkins, RP — 1-0, 2.77 ERA, 1.69 WHIP, 11 K, 13 IP

(Not including Wednesday's game)

PHILANTHROPY

Subban flies in the face of 'selfish' tag with donation

P.K. Subban's $10-million gift to the Montreal Children's Hospital is being called the biggest charitable pledge by a Canadian athlete ever. RICHARD WOLOWICZ/GETTY IMAGES

P.K. Subban says hockey fans will discover he's not the person many critics make him out to be and that his pledge of at least $10 million for a children's hospital should demonstrate his altruism.

"When I hear things about me being a selfish person or being self-centred or cocky or arrogant, these things don't bother me," the Montreal Canadiens defenceman told reporters Wednesday after handing over a giant-sized cheque to the Montreal Children's Hospital.

"These people don't deserve a voice because they don't know me, but for the people that know me, it's very easy to understand.

> **"I'm surrounded by people who put others ahead of themselves, so that's all I've known in my life.**
> P.K. Subban

"Montreal has another seven years to get to know me," he said, referring to the eight-year, $72-million deal he signed prior to the beginning of last season.

The hospital is calling the $10-million donation the largest philanthropic commitment ever made by a professional athlete in Canada.

In recognition of the donation, the hospital officially inaugurated the Atrium P.K. Subban, a 486-square-metre, three-storey public space located at the heart of the hospital's new facilities. THE CANADIAN PRESS

Roma's Alessandro Florenzi celebrates after scoring with an audacious long-range chip during against defending champs Barcelona. GREGORIO BORGIA/THE ASSOCIATED PRESS

Florenzi helps Roma hold Barca

CHAMPIONS LEAGUE

Midfielder's wonder goal cancels out Suarez opener

Alessandro Florenzi scored an incredible goal from more than 65 yards as Roma held defending champion Barcelona to a 1-1 draw in Group E of the Champions League on Wednesday.

There was also some questionable conduct from Luis Suarez in an entertaining match at the Stadio Olimpico. After an opening goal from Suarez, Florenzi's equalizer came just after the half-hour mark. Two strides after dribbling past the centre line on the right flank, Florenzi saw goalkeeper Marc-Andre ter Stegen far out of his goal and launched a shot over the German's head that went in off the post.

Suarez, who gained notoriety for biting Italy's Giorgio Chiellini at last year's World Cup, later appeared to kick Roma goalkeeper Wojciech Szczesny in the chest after being denied by the Poland international. Meanwhile in Group F Dinamo Zagreb swept to a surprising 2-1 victory over 10-man Arsenal in the Champions League on Wednesday as the Londoners' made a dismal start to their campaign.

A goal by Josip Pivaric in the 24th minute and a sending-off for Arsenal striker Olivier Giroud after a second yellow card in the 40th swung the game Dinamo's way.

Chilean forward Junior Fernandes headed Dinamo's second goal from a corner in the 58th. Though substitute Theo Walcott pulled a goal back for Arsenal in the 79th minute, it was too little too late for Arsene Wenger's side.

Elsewhere, Chelsea eased to a 4-0 victory over Maccabi Tel Aviv in its opening Group G match in the Champions League at Stamford Bridge on Wednesday.

After Eden Hazard blazed a penalty over in the fifth minute, Willian put Chelsea ahead in the 15th. His free kick from the left evaded his teammates in the penalty area but bounced beyond the reach of goalkeeper Pedrag Rajkovic. Oscar doubled the lead on the stroke of halftime, replacing Hazard on penalty duty and converting from the spot.

Substitute Costa then settled the match in the 58th, brilliantly turning in a cross from Cesc Fabregas, before Fabregas scored from close range on 78 minutes.

THE ASSOCIATED PRESS

RESULTS

Group E
Bayer Levkn 4-1 BATE Bor
Roma 1-1 Barcelona

Group F
Dinamo Zagreb 2-1 Arsenal
Olympiakos 0-3 Bayern Mun.

Group G
Dynamo Kiev 2-2 FC Porto
Chelsea 4-0 Maccabi Tel Aviv

Group H
KAA Gent 1-1 Lyon
Valencia 2-3 Zenit St P

UFC

Rousey throws first verbal blow at Holm

With a vocal crowd cheering her on, Ronda Rousey had some fighting words for Holly Holm less than two months before their UFC bantamweight title bout in Melbourne on Nov. 15.

At a hype-filled promotional event filled with more MMA fans than media, Rousey, when asked if she had seen much of Australia's second-largest city, replied: "I wish I had a chance do some more touristy things. After I beat Holly I will have some time."

Rousey (12-0) will make her seventh title defence against Holm (9-0), the boxing champion from New Mexico, in the headlining bout at Etihad Stadium. Rousey has become one of the most prominent U.S. female athletes while winning her last three bouts in a combined 64 seconds. In her last so-called fight, she stopped Bethe Correia in 34 seconds on Aug. 1.

Holm underscored Rousey's form, saying on Wednesday that against Rousey she would take it "one second at a time."

> **After I beat Holly I will have some time.**
> Ronda Rousey on her plans for Melbourne sight-seeing

"Mentally, a lot of things that I've gone through fighting against some of the best in the world in boxing, has given me that confidence that I'm going to be able to deal with coming in as an underdog," Holm said.

Rousey was scheduled to defend her bantamweight title against Holm on Jan. 2 in Las Vegas, but a thumb injury to welterweight champion Robbie Lawler changed the UFC's schedule. Lawler was slated to defend his title against Carlos Condit in the main event at UFC 193.

THE ASSOCIATED PRESS

Seahawks safety Richard Sherman JAMIE SQUIRE/GETTY IMAGES

NFL

Sherman sounds off on race relations

Richard Sherman spoke at length about race relations on Wednesday after an impostor made a social media post under his name that gained attention.

Sherman said he did not agree with everything in the post, but that he was going to use the opportunity and his position to make some points on diversity.

"I think it's an important message to get out there to kids, especially while you have the platform. I'm just a football player. Who am I to say anything? But as long as people are watching, people respect my opinion, I'm going to give it," Sherman said. "And I think it's incredibly important for people to understand at the end of the day we're humans. Humanity, let's celebrate our humanity."

The faux post with Sherman's name was in response to the Black Lives Matter movement.

Tracing its roots to the fatal 2012 shooting of 17-year-old Trayvon Martin in Florida, the Black Lives Matter movement gained national ground after 18-year-old Michael Brown was shot and killed by a white police officer in Ferguson, Mo.

Since then, deaths of other unarmed black males at the hands of law enforcement officers have inspired protests.

> **"I think it's incredibly important for people to understand at the end of the day we're humans.**
> Richard Sherman

While agreeing with aspects of what was falsely posted under his name, Sherman's contention was all lives should matter.

"You're categorized and people are racially profiling people, at the end of the day when we die and our skin decays our bones look the same. You can't tell if we were black, white, Asian, Latino. You don't know what they were," Sherman said. "This is a time to end that.

THE ASSOCIATED PRESS

Canada ruggers looking for upsets

RUGBY WORLD CUP

Red-and-white contingent have high hopes but aren't delusional

Canada was ranked 12th in the world heading into the 2007 Rugby World Cup and 14th going into the 2011 competition.

The Canadian men are No. 18 as they prepare to open the 2015 tournament against sixth-ranked Ireland in Cardiff on Saturday. Canada is a 66-1 underdog to upset the Irish, according to British bookmaker William Hill.

Despite the long odds and a bumpy road to the tournament, Canada's spirit is strong.

"When we've got all our best players healthy and on the pitch, we're here to upset some people," veteran lock Jamie Cudmore said on the eve of his fourth World Cup.

"I know the quality and the fight that's in this squad ... I think it's going to be a really positive World Cup for us."

Only No. 19 Uruguay and No. 20 Namibia are ranked lower than Canada at the tournament.

The rankings slide comes despite better Canadian coaching and facilities. Unfortunately, while Canada has progressed, other countries have done more.

Canada captain Jamie Cudmore, right, stretches at Swansea University on Tuesday in south Wales. Canada opens the tournament against Ireland Saturday. DAMIEN MEYER/AFP/GETTY IMAGES

"We are only just hanging on and we're going to get further behind unless we get some sort of professional environment in North America, some professional competition," Canadian coach Kieran Crowley said.

Crowley points to 17th-ranked Romania, whom his team will face on Oct. 6.

"They've got seven professional clubs in Bucharest. Those players are training like our carded players every day. Georgia has got the same. All their club players get paid to play."

"Don't get me wrong," added Crowley, a former All Black who took over the Canadian side in 2008. "There's a hell of a lot of good stuff going on in Canada ... but we're not going to make the next step until we get that (pro) system going."

Crowley's biggest fear is Canada will lose funding from World Rugby, the sport's governing body, if it continues to fall in the rankings.

In seven previous World Cups, Canada has only made it out of the first round once — in 1991 when it was beaten 29-13 by New Zealand in the quarter-finals.

Canada's World Cup record is a combined 7-16-2.

THE CANADIAN PRESS

RECIPE Spaghetti Pesto Caprese

EAT LIGHT AT HOME

Rose Reisman
rosereisman.com
@rosereisman

Ready in
Prep time: 15 minutes
Cook time: 10 minutes
Serves 4

Ingredients
- 8 oz spaghetti (preferably whole wheat)
- 1/2 cup homemade pesto (can substitute for store bought)
- 2 oz mozzarella cheese, sliced into thin pieces
- 1 plum tomato, sliced into 1/8-inch rounds
- Chopped fresh basil for garnish

Pesto
- 1 cup packed fresh basil leaves
- 2 Tbsp grated Parmesan cheese
- 1 Tbsp toasted pine nuts
- 2 Tbsp light cream cheese
- 1 tsp minced fresh garlic
- 3 Tbsp chicken stock or water
- 2 Tbsp olive oil

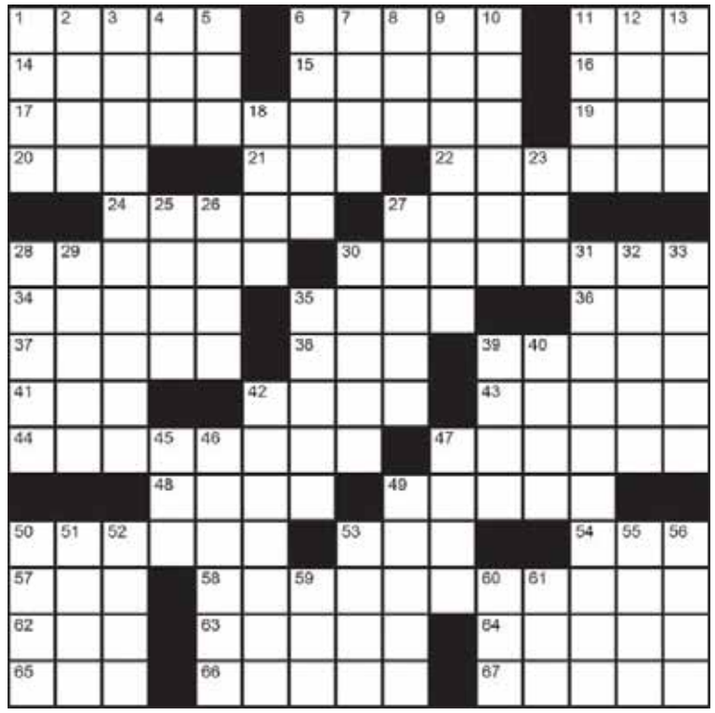
Directions
1. To make the pesto: Place all the ingredients in the bowl of a small food processor and purée until smooth. If too thick add a little more stock or water.
2. Boil pasta according to package directions. Drain leaving 1/4 cup pasta water. Add to bowl along with pesto. Mix well.
3. Preheat oven to broil. Spray a 10- to 12-inch skillet with vegetable oil. Add pasta. Top with mozzarella cheese and tomato slices. Broil for two to three minutes just until cheese begins to brown.
4. Garnish with fresh basil.

Nutrition per serving
- Calories 350
- Protein 12 g
- Carbohydrates 42 g
- Fibre 1 g
- Total fat 14 g
- Saturated fat 3.5 g
- Cholesterol 15 mg
- Sodium 180 mg

PHOTO: ROSE REISMAN

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. Peter Frampton's "__ _ Love Your Way"
6. __ Ray (Aquatic creature)
11. Fuel additive brand
14. "You're _ __ and don't even know it!"
15. Petri dish gels
16. Thanksgiving, e.g.
17. 2015 marks the 75th Anniversary of Bugs Bunny! Animated series for the beloved wisecracker: 2 wds.
19. Once __ _ lifetime
20. 'S' in NYSE [abbr.]
21. French for 'Goose'
22. _ the Martian (Character on #17-Across)
24. "Obsession": New song by Canadian singer Mr. Desman
27. Milk, sauce or bean
28. "Inside the __ Studio"
30. Pianist/composer George
34. "Drats."
35. Fasteners
36. Comic actress Ms. Gasteyer
37. "Growing Pains" star Mr. Cameron's
38. U.S. driving org.
39. Go-__ (Small racers)
41. Hydrocarbon suffix
42. Roll up a flag
43. Three trios
44. __ Wabbit (Bugs Bunny, to Elmer Fudd)
47. Character on #17-Across, __ Hawk
48. "Am _ __ early?"
49. Cooked even less
50. Huge vulture of The Andes
53. Female hog
54. Premium car
57. Maturate
58. Err in interpretation
62. Abbreviated 'amateur' antonym
63. Manner of speaking
64. Beeps
65. Poetic nightfall
66. Fills the roles for the movie
67. Disturb

DOWN
1. Dances for Cinderella, in Paris
2. Put on _ __ of coffee
3. Establishments for Canadian chain Indigo
4. Japan currency
5. 'Favour' suffix
6. Morning: French
7. Chilly feeling
8. Bert Bobbsey's twin
9. Fault line happenings
10. Tries
11. Switchblade
12. Ms. Braxton
13. Design
18. Pained exclamations!
23. "Yay!"
25. 1991 Steven Spielberg film
26. Fine pursuits
27. "The Goldbergs" star George
28. Awry
29. Where Beijing is the capital
30. Anthony of "General Hospital" soap fame
31. Family-of-siblings production co. behind the cartoon at #17-Across (Trivia! One of the siblings, Jack, was born in London, Ontario in 1892): 2 wds.
32. Lay to rest
33. Foul
35. Sao __, Brazil
39. Acknowledged
40. Super
42. Sunshine State
45. Sophia Loren movie, "El __" (1961)
46. Nuclear
47. Kate Hudson's mother's surname
49. Kitchen, and others in a home
50. __ Cod, Massachusetts
51. Demon
52. Downtown brightener
53. Glaswegian
55. Remote control button for sound
56. "__ Side Story" (1961)
59. Jessica, to Ashlee [abbr.]
60. Beatle in the early Hamburg days
61. Pinnacle

IT'S ALL IN THE STARS by Sally Brompton

Aries March 21 - April 20
Don't compromise your principles. You may think that others will admire you for your pragmatic approach, but your rivals will see it as a sign of weakness. You must always stand up for what you believe in.

Taurus April 21 - May 21
Avoid anything too adventurous today. Stick with what feels right to you, even if others say it is boring. You know what you like and there is no reason why you should change it.

Gemini May 22 - June 21
If you get the chance to improve your cash flow situation you must take it. Your ability to think on your feet and to make correct decisions means you will be much in demand.

Cancer June 22 - July 23
Be careful that something you say to a loved one does not hurt them emotionally. Yes, you have every right to express your opinion, but you also have a responsibility to think about what the consequences might be.

Leo July 24 - Aug. 23
You have been held back too long and are desperate to spread your wings. You will get the chance not long after the Sun changes signs on the 23rd but for now stay where you are and finish what you started.

Virgo Aug. 24 - Sept. 23
You may not be able to take your own plans further but you can certainly help a friend or relative do something that means a lot to them.

Libra Sept. 24 - Oct. 23
Whether or not you have the necessary experience to take on a new role is irrelevant — you have the intelligence and the ambition. The best way to get ahead is to just go for it.

Scorpio Oct. 24 - Nov. 22
What you get today may not be what you want but according to the planets it is exactly what you need. If a friend makes a suggestion take it seriously — they know what you need.

Sagittarius Nov. 23 - Dec. 21
A little knowledge can be a dangerous thing, so whatever it is you discover today don't act on it yet. In the fullness of time you'll find it is only half the picture — and it's the other half that matters more. Be patient.

Capricorn Dec. 22 - Jan. 20
Don't waste time on petty arguments. Not everyone you meet today will see things from your point of view but that's okay. There's room enough for every opinion.

Aquarius Jan. 21 - Feb. 19
However much you might fear the unknown you must confront it, otherwise you may not be in the right frame of mind to take advantage of the wonderful opportunities coming your way.

Pisces Feb. 20 - March 20
You know what you want and how to get it. So what are you waiting for? The time is right to make your bid for fame and fortune, so don't hold back a moment longer.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

1				2				8
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